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REV. GLENN OTTO LANTZ

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Here's money for churches
and societies

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Corner Clinton Avenue and State Street
TRENTON, NEW JERSEY

Feb 1937

HERE'S MONEY FOR CHURCHES

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HERE'S MONEY FOR CHURCHES AND SOCIETIES

WILLIAM H. LEACH

Editor of *Church Management;* author of *Church Finance, Church Publicity, etc.*

COKESBURY PRESS
NASHVILLE

HERE'S MONEY FOR CHURCHES AND SOCIETIES
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SET UP, ELECTROTYPED, PRINTED, AND BOUND
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C

INTRODUCTION

THIS BOOK IS INTENDED for churches, societies, charities, and other organizations which depend upon voluntary contributions for financial support.

During the troublesome depression years most institutions of this type passed through their financial Gethsemane. When financial pressure seemed most severe, ingenuity came to the rescue with new financial plans and methods. The variety of these new money-raising methods was enormous. Many were poorly conceived and failed. Some succeeded to a small degree. A surprisingly large number, however, succeeded so well and under so many varying circumstances, that they must be recognized as more than temporary expedients.

This book describes the best of the depression-born plans and methods *which have actually succeeded,* and which can help other institutions and churches with their unsolved money problems.

As editor of *Church Management,* the journal of Church administration, the author occupies a unique position. Ministers and church officials by the hundreds carry their perplexing problems to him. Just as eagerly they report to him the unusual and the unique methods which have solved their problems. Out of the thousand or more successful financial plans which have come to him during the recent years of financial distress, he has selected and classified the best that can be used today by others. Every plan described in this book has proved itself by actual usage during a time when only the best could succeed.

Although most of the plans are described for use in churches, they are none the less applicable to any institution which must solicit funds for its support.

Churches and institutions which have no financial problems will, of course, not be interested in the volume.

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Chapter 1
SETTING UP THE CHURCH BUDGET

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SETTING UP THE CHURCH BUDGET

For many readers this may be the most important chapter of this volume. If a church can establish a reasonable budget and then approximate it with gifts and pledges, it will have little need for the matters discussed in some of these chapters. Certainly it will not be necessary for it to turn to the Ladies' Aid and other societies for help in its problems. This all-inclusive budget is an ideal which we thought, some years ago, churches might attain. Today the majority are far from it.

Economic adversity has made our churches very much money-conscious. Raising money has become one of the first items in the program of the church. It is getting too large a part in the program. There is a logical place for a financial program in every church. This book is written to help churches with that program. But the author would not, for one moment, assent to the idea that the biggest work any church has to do is to raise money. Honest consideration of the subject, together with knowledge of the experience of others, will help a church to formulate a financial program which will produce the revenue needed without usurping the chief place in the program.

Budget-Making

Budget-making, on paper, is a very simple thing. It simply consists of listing the amounts needed for the various phases of church activity, and then marking down the pledges necessary. In actual practice it is quite a

different matter. The committee which has it in charge is faced with the very practical problem of "Just how much can we get from our congregation for this very important purpose?" When it reaches a decision, it is usually conscious that the amount is smaller than it should be.

The usual procedure is to start with the expenditures for the year that is past and consider each item in order. If the church failed to realize the figures set for the year before, the committee knows that now it must either reduce the stated amounts or believes that some new consideration enters in the picture. If it feels that there will be no opportunities for increasing the size of the offerings, it then has a task of paring or reducing the budget.

This is not an easy task. Churches which have existed for years without friction have found themselves in a state of discord because of bad methods in reducing the budget. Each item must be considered on its own merits. While no pro-rata rate would probably be fair, yet something of this kind must be kept in mind by the committee. One item in the budget should not be expected to carry a too heavy portion of the cut.

To illustrate, the minister's salary is usually the largest single item in the church budget. The average church board which hurries through its deliberations will usually aim at this in making a reduction in the budget. Now there is no reason why a minister should expect his salary to be immune from economic reverses in his church, but it is obviously unfair to take the entire reduction of budget out of his salary.

"We can't cut the coal and electric light bill," said a church trustee to the author, "so, as much as I regret it,

we had to take the reduction out of the minister's salary."

It required but a few minutes' time to persuade this intelligent man that his committee had acted too hurriedly. By an adjustment of schedule it was found possible to reduce both the electricity and coal charges. The meetings to be held in the church were crowded into Friday, Saturday, Monday, and Tuesday, with the building closed the rest of the week. It was an inconvenience, to be sure. Some of the organizations protested against it. But it was but fair that they yield to some such arrangement in consideration of the necessity of reducing the budget. The minister usually finds it inconvenient to take the entire cut.

As this is written the author is quite confident that the budget-cutting days now lie in the past and that the committees can build their plans with greater assurance of getting the money required. Denominational figures show slight upturns in giving.[1] There will probably be a steady increase during the next few years with the social and economic adjustments being made. One would not assume that we will be back to the budgets of 1929 and 1930. But, at the same time, it is quite safe to say that the bottom has been reached; the problems of the future will not be cutting to still lower depths, but to gradually build confidence in the necessity of church giving and to enlarge the appropriations so that churches may approximate their modest needs.

Budget-making is not alone a mathematical matter: it is

[1] According to the figures of the United Stewardship Council the Protestant Churches of the United States and Canada gave for all purposes in 1934, $299,416,781.35. The report for 1935 shows total giving of $304,962,499.21.

a psychological thing. The budget must not merely state the financial needs of the church: it must also instill confidence in the congregation. It is an education and spiritual matter as well. It must do its part to break down the atmosphere which is found in many church boards today.

So a published budget should be explanatory and illuminating as well as mathematical. The following published budget of the Second Presbyterian Church, Rahway, N. J., is such an explanatory one:

LOCAL CHURCH PROGRAM

	1935-36	1936-37
For the Preaching of the Word, the Administration of the Sacraments, Pastoral Care and Service, Summer Pulpit Supplies	$3,345.00	$3,345.00
For the Care and Service of the House of God, the Upkeep of Church Property, the services of a Sexton	2,726.00	2,656.00
For the Ministry of Music and Training of Choirs	1,000.00	1,500.00
For keeping you informed, printing and calendars, office and pastor's expense, telephones and miscellaneous items	370.00	585.00
For our share in denominational expenses and participation in the Pension Plan	417.63	402.27
For the Extension of Christian Education locally	125.00	125.00
For the Maintenance of our Credit, in payment of indebtedness and interest charges	796.60	790.00
Total for our Local Program	$8,780.23	*$9,403.27

* $8,303.27 of this amount to be met through Duplex Offerings.

BENEVOLENT PROGRAM

For the extension of the Gospel at home (in every state but one), Alaska, Puerto Rico, through National Missions	$ 998.75	$ 998.75
For the extension of the Kingdom abroad, in 16 countries, and partial support of three missionaries, through Foreign Missions	775.50	775.50
For the important work of Christian Education, which includes the preparation of of church school materials, training ministers and workers, college and young people's work, social welfare, etc.	434.75	434.75
For the care of Aged Ministers too old for the Pension Plan, and their widows	117.50	117.50
For distribution of the Bible (American Bible Society) and Church Co-operation (Federal Council)	23.50	23.50
Total assigned goal given by the Presbytery	$2,350.00	$2,350.00
For miscellaneous benevolences, including Grand Street Chapel	395.00	395.00
For Sessional Expenses	100.00	100.00
Total for Others	$2,845.00	$2,845.00

In another budget (First Presbyterian, Davenport, Iowa) descriptions go still further in dramatizing the particular items. Some examples are given below:

HEAT AND LIGHT

$1,550.00—Our church is fully and softly lighted, always comfortably warm in every kind of weather, so that we worship and study and work and mingle together socially under ideal conditions. The figure to the left of this paragraph indicates the cost.

JANITOR SERVICE

$1,300.00—Have you noticed how the walks are always free of snow in winter, how the lawn is perfectly kept in summer, how clean the inside of the building is, how promptly and cheerfully the exactions of many gatherings in the building are met by our janitor? For this and his part-time assistant the amount on the left is suggested.

INSURANCE

$500.00—To guard against loss by fire.

PASTOR AND PROPHET

$4,500.00—To provide that a voice will be at our sickbed, to comfort us when we are in sorrow, to share our joys and invest them with the holiness of religion, to have a prophet in our pulpit, interpreting to us the riches that are in Christ, to be warned if we go in the way of peril, to go into the streets and avenues and induce others who are not of our number to come into our fellowship, to see us in our homes, to help us in our perplexities, to encourage us.

DENOMINATIONAL WORK

$3,500.00—So that more than one hundred million people throughout the whole earth may know God who will never know unless they are told by Presbyterians. To lend a hand to other churches all over Iowa who need us as a comrade. Many of us came from churches where the fight was hard. We were helped. We want to help now. Our children and grandchildren will need a pastor, colleges and seminaries are indispensable. Our sons and daughters not only need ministers and teachers but many should themselves be preachers and professors. The sum to the left is recommended for the above benevolences.

The items given above offer a good illustration of the need of presenting an interpretative budget or even a dramatized budget. For instance, "Heat and Light" is a

factual matter. But interpreted in the language of this budget comfort and cheer are in the very words. "Janitor Service" to many is just janitor service. But clean sidewalks in the winter and a well-kept lawn in the summer have an aesthetic appeal.

The congregation needs to know where the money is going. Each member has a right to a report on the plans of the finance committee. But it certainly is the legitimate part of the work of the committee to present its appeal in the best light possible.

A Unified Budget

The ideal budget for any church is a unified one. But a unified budget is possible only where the members conceive of a unified program for the church. In the congregation which instinctively separates the work of missions from the local program and considers the local church as made up of several different agencies, such as the Church School, the Ladies' Aid Society, the Men's Club, etc., a unified budget is impossible.

By a unified budget we mean one in which every need of the church, local and world-wide, is considered and presented in a common program of the church. A real unified financial plan would eliminate the treasuries of the various organizations. One treasurer, alone, would be necessary. There would be no conflict between home and benevolences, for the membership would consider the interests of both.

There are few genuinely unified budgets because there are few churches which think with such unity. The very emphasis on duplex pledges and duplex envelopes, and

these things which have increased benevolent giving, operate against unity.

Then increase of benevolent giving through the use of duplex envelopes was a very interesting thing. There is a tendency today to go back to the single envelope, however. It is based on the thought that in years of financial adversity the local church has the first affection of the church members and that benevolences take a poor second place. Many missionary leaders plead for a single budget that they may be assured of getting a fair portion of the church offerings.

The experience of the past few years has shown that in time of economic pressure co-operative agencies, such as interdenominational federations, suffer first; next comes the denominational work; the local church suffers last. With all the propaganda of several denominations, churches still insist on thinking of giving in two classifications—viz, "For Ourselves" and "For Others."

But evidences of disunity are even more striking in the competition of the various societies and organizations in the local church itself. In single churches there are as many as a dozen separate treasuries. Each one carries on its own accounting. As important a work as education through the church school is many times financed by the school itself rather than being a part of the church budget. In one church ten different treasuries were each paying a local bank one dollar per month for carrying the checking account. That could have been eliminated if the fund had been placed in one treasury.

This does not mean that the individual societies would have no control over their own work. Educational leaders

would naturally have a part in setting up the budget for education. But the charge of maintaining education is a responsibility of the church, not of the school.

In describing the unified budget in the First Christian Church of Mount Morris, Ill., H. Wilbur Polson [1] says:

> The new project eliminated the many church organization treasuries and combined them into one large treasury for the entire church. In the place of a Sunday school treasury, several missionary organization treasuries, ladies' aid treasury and many others, one treasurer was elected to keep the funds of the entire church and all offerings were paid directly into one treasury.
>
> The customary Sunday school offering was eliminated. The offering plates were passed at church, then again at the closing session of Sunday school for the benefit of those not attending both services. The worship program for the year had been previously rearranged with the hope that both services would be attended.
>
> Not one of the laborious "extra money" earning activities, which had been practiced in previous years and which most churches adopt because of necessity, were used. All offerings were voluntary and no person was made to feel it necessary to give to special funds or to donate to special causes. However, those who wished to give additional funds to specific purposes were invited to do so.
>
> Each person attending regularly, including the children, were asked at the beginning of the year the approximate amount that he or she could give each Sunday regularly throughout the year. These pledges ranged from one cent to several dollars for each week. A budget, based on the previous year's financial statement, was prepared and served as the basis for the plan.
>
> After the new project was placed in operation, very little was said about money during the year. Some contributors were

[1] *Church Management,* April, 1936.

forced, through circumstances, to reduce their pledges, and about an equal number found it possible to raise their pledges as they became more familiar with and enthusiastic about the plan.

Both young and old are making pledges to the church. As a rule every member of the family has his or her offering for the Lord's work and the church has a new personal significance for each person, young or old.

Even the boys and girls are thinking in terms of the total church program and its support rather than just the Sunday school or some other part of its work. The church is now giving to the community a program of Christian education. The Sunday school as a separate institution no longer exists. The church school simply becomes the educational department of the church.

Not every church will find it possible to go so far in unifying the budget. Some have gone part way by establishing one treasury. The treasurer then keeps the money of the various societies subject to their order. He draws checks as ordered by the societies, to the limit of the resources they may have available. This is a step in the right direction.

There is a very strong feeling among churches that the work of any particular society is better protected if that society can formulate its own program and control its own money. In the Glenville Baptist Church, Cleveland, a unified Sunday morning worship service has been the custom for some years. Yet, while it has been possible to get together for worship, the treasuries of the church school and the church are kept separate. This is because of the fear of the school leaders that it might be deprived of the amount necessary for its own work, if a common treasury should be established.

The unified budget may be a thing for the future, but it is worth working for. It will never be fully effective until we are able to think of the local church program, the denominational enterprise, and the programs of the co-operative groups as a single program seeking a common aim. It will probably be a long time before this is really achieved.

Chapter 2

THE EVERY-MEMBER CANVASS

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THE EVERY-MEMBER CANVASS

To date there has been no method of securing pledges and funds for the church budget more effective than the Every-Member Canvass. The index of church giving in America took a most impressive rise with the introduction of the Every-Member Canvass and the weekly offering envelope. Those people who feel that methods are always anathema in the church would do well to study this. Here are two features, entirely organizational and methodical, which contributed to the per capita increase in giving of the first thirty years of this century. They are still the most effective tools in the hands of a wise committee.

Do not think of an every-member canvass as a stereotyped, inflexible plan. There are some advocates who will insist that a real canvass must be made by visitors going out two by two, putting a definite proposition up in a very definite way, and returning to the church for a report at five o'clock. That is but one type of an every-member canvass. There are a hundred variations in use today and most of them are good. Variations, to fit local needs, are to be commended.

An every-member canvass is one in which every member is given an opportunity to pledge and contribute to the church budget. No matter what kind of a program you may have, if you fail to meet this one requirement you have not had an every-member canvass. If your budget is undersubscribed by twenty or twenty-five per cent, it

is quite possible that the loss is because you have failed to meet this one requirement of a successful canvass. Let me give an instance.

A minister friend of mine has a church which seeks a budget of $5,000. He came in distress to me stating that the canvass had shown pledges of but $4,200.

"The finance committee is going to meet tonight," he said, "to see what it can do. It will do just one thing, I know that. It will cut my salary six hundred dollars to make up for the failure to pledge the full amount."

I asked him if he were quite sure that the canvass had really been completed. He did not know. As he thought it over, he questioned whether or not the church had ever made a complete canvass.

"We always get the best prospects," he said, "but probably there are always prospects unseen during the day. The men carry the cards home and they are forgotten."

Acting upon my suggestion, he asked the finance committee to get a complete report. From pants pockets, clock shelves, automobile pockets, and other places there came forth a variety of cards. Thirty-six prospects had not been seen. These were called upon in a subsequent canvass and produced nearly five hundred dollars in pledges. This made the picture look entirely different. His whole trouble was because a complete canvass had not been made. This is the important thing in any every-member canvass. The work may be done by personal solictation, by telephone, by mail, by men, by women, by the officers, by public solicitation. So long as an actual canvass is made which gives every member an opportunity to subscribe it is an every-member canvass.

A second principle of a successful canvass is that what-

ever plan may be used it shall fit into the local situation. Plans which will work in one church may not be the best plans for another. This is really a vital principle of church administration. Any plan of executive procedure must develop from the local situation and not be pressed down upon it from above.

It would be impossible to catalog all of the variations of an every-member canvass in use today. But the following are indicative and will offer suggestions which are helpful.

The Sunday Canvass

This is the conventional and simple form of a canvass. The budget has been prepared and suitable literature distributed to the members. From the church there is selected a group of people who will go out following the Sunday morning service on a certain Sunday to receive the pledges of the membership.

In the smaller churches the visitors are divided into visiting teams of twos who will work under the direction of the chairman. In the larger churches the visitors may be divided into teams with six or eight visitors in each team. Size of the church and the leadership available probably can decide the type of organization to use. There is every advantage in direct simple organizations. One good chairman can easily direct twenty teams.

Certain preliminary work is absolutely necessary for the success of this kind of a canvass. The budget must have been prepared and letters inclosing it must be mailed to each family. A suitable pledge card must be prepared. This is not to be mailed, however. Prospect cards for the visitors should be prepared. The visitors should be secured and, if possible, at least one advance meeting be

held to go over the program and the plans of the campaign.

The advance work, especially the preparation of a suitable index or prospect card for the canvasser, deserves a lot of consideration. There may have been a time when the name and address on such a card, together with the amount given the year before, may have been sufficient. That is no longer true. If the finance committee would take an evening to go over every prospect card, noting the amount contributed, and consider a just increase in the contribution, additional money might be found.

For instance, let us suppose that John Jones, who is the president of the Truetown Can Company, draws a salary of $5,000. For years he had paid fifty cents per week to his church. His salary has not been reduced during the depression years. Surely here is an instance when the canvasser should be encouraged to secure an increase in the amount of the gift. The prospect card, then, should not alone have the amount of the past year's pledge, but also a suggestion for next year.

If the committee will follow this suggestion, making each contributor a matter of special thought, it can avoid the difficulties which usually attend any effort to get a blanket ten, twenty, or thirty per cent increase. This extra measure of personal attention is a technique which may save your church from financial embarrassment.

CANVASSER'S PROSPECT CARD

ADDRESS_____ GROUP No._____

THE INFORMATION BELOW IS CONFIDENTIAL. IT IS GIVEN TO HELP YOU MAKE AN EFFECTIVE APPROACH WHEN TALKING WITH THE CONTRIBUTOR.

INDIVIDUALS IN HOME	STATUS	APPROX. WEEKLY INCOME	PREVIOUS WEEKLY PLEDGE	SUGGESTED PLEDGE
HUSBAND				
WIFE				
OTHERS				

M—MEMBER OF CHURCH
X—NON-MEMBER
P—NOT MEMBER BUT INTERESTED IN CHURCH

V-6

THE CARD RECOMMENDED BY THE VANWARD PLAN

Call on _____ At _____

CANVASSER'S INFORMATION CARD

KEY 1. Church Member 2. Church Attendant 3. Member of Sunday School 4. Member of Young People's Organization 5. Member Men's Organization 6. Member Women's Organization 7. Member of Other Church Organization 8	Indicate Affiliations by Number only, as given in Key	*WEEKLY SUBSCRIPTION			
		Last Year		This Year	
		Church	Benev.	Church	Benev.
Husband					
Wife					
Children at Home Age					
Others in Household					

Make notes for Pastor on back of this card

*Amounts previously subscribed should be filled in from records

(over)

A COMPREHENSIVE PROSPECT CARD (REDUCED FACSIMILE)

Advance Publicity

The one great weakness of the conventional every-member canvass is the fact that in the average church it is impossible to get the necessary number of visitors or solicitors who are really salesmen. Perhaps a majority of them will merely make the visits and pick up the pledges which are available. This is one reason why the canvass must be supplemented by good advance publicity and the extra personal interest on the part of those in charge.

Some successful letters of varying types are shown here:

A LETTER WHICH INCORPORATES THE ANNUAL BUDGET

CHURCH OF OUR SAVIOUR

WALTHAM, MASSACHUSETTS

You have received this week communications which have informed you of the Every-Member Canvass to be conducted next Sunday. We need add no more regarding the program and value of the church. The material you have received has convinced you, we are sure, that ours is an active church and one which you want to help carry on.

We want to present for your consideration the following budget which covers the estimated expenses for 1929 and which we believe to be well within the possibilities of this parish.

Minister's salary	$2,000 00
Music	400 00
Janitor	520 00
Insurance	325 00
Interest	700 00
Fuel	500 00
Light	100 00
Repairs	500 00
Printing	250 00
Denominational Quotas	150 00
Miscellaneous Expense	500 00
Taxes	175 00
	$6,120 00

Our estimated income from funds and other sources amounts to approximately $1,900, leaving something over $4,200 to be raised by personal subscriptions. This represents about twice the amount that was contributed through subscription last year. We therefore urge substantial increases wherever possible.

Inclosed is a subscription card. Will you give the matter very serious consideration? A committee will call upon you Sunday afternoon to receive your card. It will greatly assist in the campaign if you will plan to be at home to receive them. Let's give this afternoon to the church.

The committee hopes that each member of the family will give according as each is able. Whatever you do, remember that you are helping to carry on a work that aims to educate people, old and young, morally and spiritually, in high thinking and right acting. The church stands as a representative of the finest things in life.

Thanking you for your co-operation, we are,

Very truly yours,

PHILIP HAWLEY,
WILLARD COFFIN,
ADELMAN E. CLARKE,
GEORGE F. HUGHES,
LETTIE COOK,
R. ISABELLE RUSSELL,
Canvass Committee.

THE FINAL PRE-CANVASS LETTER

FIRST METHODIST EPISCOPAL CHURCH

DEKALB, ILLINOIS

This is the third and last letter before our EVERY-MEMBER CANVASS, next Sunday, September 29. We are hoping to go "over the top" with our budget, and what joy there will be when we succeed!

Briefly the program is this: The teams, sixty strong, will eat dinner together at the church at the close of the morning service, and start on the canvass at the earliest possible hour.

PLEASE help them by remaining at home until they come, and by being ready with your pledge.

The size of your pledge of course is left to you. The canvassers will have schedules that will help you, however, in your decision. Of course our budget is increasing each year, with the increase in our membership and program. We feel sure that this increase will be covered by an increase in individual pledges.

Please ask yourselves these questions, and perhaps they will help you to see more clearly your own part in this great work: "How much do I owe the Church for all its benefits to me personally and to the community? How long has it been since I increased my pledge? How much has my income increased during that time?" Let your conscience and your love for your Church guide you.

REMEMBER NEXT SUNDAY AFTERNOON.

Sincerely your pastor,

JOHN CARROLL SPENCER.

THIS LETTER BROUGHT A THIRTY PER CENT INCREASE IN PLEDGES

THE FIRST UNIVERSALIST CHURCH

HERKIMER, N. Y.

Every year since I have been in Herkimer I have set before you some goal to be reached during the year and each time you have achieved success in your effort. The first year it was to build the boiler room and provide more ample kitchen facilities. The second year it was to repaint the interior, upstairs and down, place a new floor in the Sunday-school room and repair the front walk. The third year I asked but one thing—that you concentrate all your efforts on securing a new organ. In no case have you failed, and I have come to feel that, within certain reasonable bounds, you can do anything you set your hands to accomplish.

Now, therefore, I am going to ask that during the year just ahead of us you keep your minds fixed on this one objective: TO INCREASE OUR INCOME BY AT LEAST FIFTY PER CENT. And I want to say to you

frankly that I believe this to be absolutely necessary to our continued growth and usefulness. A careful analysis shows me that each year we have run behind a little on our monthly expenses. Each year we borrow to make up the deficit. Each year we add a small amount to the indebtedness of the church. This is ALL WRONG and does not lead to financial stability. We ought to pay as we go. And more than this, we ought to have some money to use for expansion purposes. By this I mean expenses leading to further development and growth—money that is not all spoken for before it comes in.

This ideal cannot be realized unless we can largely increase our income. We do not want anyone to give what he cannot afford to give. We do not want the church to become a burden. We do, however, feel that a little serious thought about the church will convince many that they are not contributing as much toward its support as they should.

Our Every-Member Canvass will be made November 24. I am going to ask you this year to increase your pledges as much as you possibly can, a hundred per cent if you can see your way clear to do it. Last year our income from pledges was just about $2,400. We need to make it $3,600 this year. This is the objective I have set for you. I know you can do it if you will. Now come on! Let's all pull together and see what the result will be.

Faithfully yours,
W. H. Skeets.

It is customary to send, at least, one letter to families before the canvass. This gives the date of the solicitation, supplies information about the canvass, including a copy of the adopted budget and any additional material which may be helpful in securing co-operation. It is usually, of necessity, a form letter, mimeographed or multigraphed. So the message must be congregational rather than personal.

It is very effective publicity, both in the form letter and

in other announcements regarding the canvass, to stress the per capita giving. A budget of $5,500 may not mean much to the average person in the church. But if you say that the average member in the church gives but five cents a day, that immediately gets a reaction. As a matter of fact the average contribution of the church members of America during the year 1936 is considerably under five cents per day.

In one instance a church was successful in actually suggesting to members the amount of the gift each should make. A mimeographed letter was used, leaving a space to fill in the suggested weekly amount. This was used to build up a good pledge for the canvasser.

I am not prepared to indorse unreservedly this type of letter, though my information is that it was very successful in the church where used. Suggestions for increases in giving undoubtedly are in order, but the question is whether or not it can best be accomplished through a form letter or through some more personal approach.

There will be announcements in any church bulletin which may be published or in oral announcements from the pulpit. Every legitimate avenue may be used to sell the idea of the church program and the details of its budget.

There is a great difference between a program of publicity for raising money and a harangue for money. A pleading and harangue from the pulpit or the floor of the church is undesirable at any time. But a presentation of the program and the claims of the church should be acceptable at most times. Some churches supplement their printed publicity by using a Sunday morning shortly be-

fore the canvass to present figures and program to the congregation.

Missionary agencies of the church are usually glad to furnish interesting leaflets of their work, which will make good educational material to be inclosed with the advance letter. Literature exhibits in the church for several weeks preceding the day of the canvass will also help to build up this side of the publicity. Of course, the better the church distributes its publicity the year round the more effective it will be. The church which has builded a good program of stewardship, without thinking of the particular canvass, will find itself in a most fortunate position when the day of the solicitation arrives.

Tithing and Giving

No one can question the financial value to any church of a group of tithers. If tithing could become a practice in the church, the financial difficulties would be solved. Here and there we hear of churches with a large percentage of tithers. But it is more common to find churches with a nucleus of tithers. These usually furnish the financial stability of the church.

To be effective, tithing must be premised on the idea that God's way is for one to give one-tenth of his income for the work of the kingdom. Most of this will probably go to the work of the local church. The most effective way to inaugurate a group of tithers is probably to follow the experience of the Belmont Plan. Ask your people to try it out for a period of weeks, eight or twelve. This experimental period will determine the decision to continue the practice.

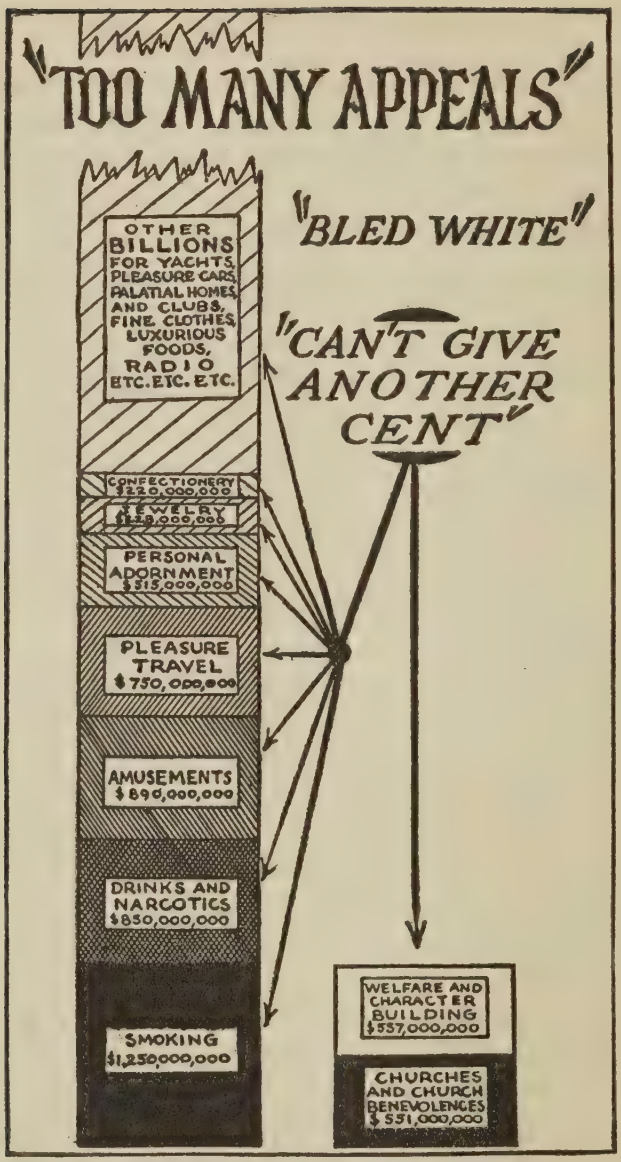
The principles back of the tithing plan will be found in most books on Christian stewardship. The Layman Company, 740 Rush Street, Chicago, Ill., can supply plenty of good publicity for tithing. It can be used to furnish an educational basis for your effort.

Building the Financial Appeal Through Drama

The use of the drama is one of the most effective ways of putting a congregation in the right frame of mind for giving. Sometimes the drama may be built around the local situation. Or, if the church has a dramatic group, it may wish to secure a suitable production for presentation before the congregation. The prepared dramas will probably have a stronger long-range appeal, while plays builded on the local situation will deal directly with the local budget.

Vincent Dee Beery, a Presbyterian minister in Philadelphia, arranged and used a mock trial entitled "The Church vs. John Doe." In this suit John Doe is accused of neglecting his obligations to his church. The defendant does his best to defend himself, but the court sees through his flimsy excuses. Various members of the church testify. The benevolence treasurer gets a chance to tell what the benevolence fund really is. This is an idea easily adapted to any church.

Another common practice is to dramatize the work of the church through drama. Perhaps the scene is laid in the living room of the home. The matter of the church and its program is carried on in a conversational way. Perhaps the minister or a church caller enters. This gives an opportunity to present many reasons for church giving.


"TOO MANY APPEALS"
"BLED WHITE"
"CAN'T GIVE ANOTHER CENT"
OTHER BILLIONS FOR YACHTS, PLEASURE CARS, PALATIAL HOMES AND CLUBS, FINE CLOTHES, LUXURIOUS FOODS, RADIO ETC. ETC. ETC.
CONFECTIONERY $220,000,000
JEWELRY $220,000,000
PERSONAL ADORNMENT $315,000,000
PLEASURE TRAVEL $750,000,000
AMUSEMENTS $890,000,000
DRINKS AND NARCOTICS $850,000,000
SMOKING $1,250,000,000
WELFARE AND CHARACTER BUILDING $537,000,000
CHURCHES AND CHURCH BENEVOLENCES $551,000,000

Courtesy, Golden Rule Foundation

A TYPE OF GRAPHIC PRESENTATION

The United Stewardship Council, 152 Madison Avenue, New York City, published a booklet entitled *The Christian Way Out* (30 cents), which has several good stewardship dramas. *The Widow's Mite* (20 cents), by Marcus L. Bach, issued by the Guild of Inspirational Drama, Auditorium Building, Cleveland, Ohio, is another play which can be recommended. Other play publishers have plays which fit into this field which they will be glad to recommend to churches.

Some Graphic Presentations of the Church Dollar

In preparing its people for the annual every-member canvass the Featherbed Lane Presbyterian Church evolved a pageant which presented the position of the church dollar in some dramatic sequences. For instance, in showing what the people of America spend for religion as compared with some other items boys of different heights were selected and took their positions on the platform. The tallest boy represented the amount of money spent for automobiles; the next tallest represented tobacco; the third candy; the last boy in the line, a very small youngster, represented the amount that is given to the church.

Similar to this was a living graph made by ten boys who showed where the average dollar goes. Girls with cardboards cut from a circular area, each piece like a piece of pie, showed how the church money came in: envelopes, organizations, loose offerings, special offerings, etc. Again seven girls went to the platform, each carrying a strip of white cardboard. When they turned the cards so that they faced the audience they appeared to be holding a bar.

Words printed across the bar read, "Is some one else holding up your end?"

Through eight rapid scenes the appeal was placed before the congregation in this way. The choir sang between the numbers. The entire presentation took but thirty minutes and a pledge service followed. There was a noticeable increase in the pledges through the use of this program.

Light on the Mount

I do not have the name of the church, but it must be somewhere near Mount Davidson, Calif., for the announcement ties up the burning cross on the mount during Passion Week together with a financial canvass for the new church. The announcement says:

> During that week a personal house-to-house solicitation will be made on behalf of our new church.

And again:

> We expect every dollar to be safely in by the minute the cross goes out on Mount Davidson.

This ties the canvass up with a local event of significance. While the cross burns the canvass is on.

An Exhibit for Publicity

In the average church the members, themselves, do not have a comprehensive conception of the entire program. In order to spread more knowledge some churches plan for seasonal exhibits. In the Lakewood (Ohio) Congregational Church the exhibit by the educational committee of the church school is held in the church—specimens of the curricula of the school are spread in available space in

the foyer of the sanctuary. The people are given time to observe the exhibits.

Riverside Church, New York City, used such an exhibit to build publicity for the Every-Member Canvass. Every department of the church work was presented in graphs and illustration. Even the heating costs were shown. The plan originally called for the exhibit on a Thursday evening. The thousands who sought admission made it necessary to continue it over the following week end.

Every-Member Canvass Publicity

The following check list has been provided to help the reader use all the publicity values at his command. No church will use all the methods suggested here. But they will suggest ideas that may be used.

( ) Has adequate announcement been made in the weekly church bulletin or calendar?
( ) Have suitable letters, with the budget, gone out to all prospects?
( ) Has the outdoor bulletin board been used to advantage?
( ) Have suitable posters for the indoor announcement been prepared?
( ) Have you used the visualized budget? That is, have you had an exhibit of the work of the church?
( ) Have you used drama to present either the appeal of the local church or its benevolent program?
( ) Has the telephone been used to advantage?
( ) Has your church taken advantage of material offered by the denomination?
( ) Have any advertising men in the congregation been consulted in the preparation of the publicity?
( ) Have interesting items regarding the local church been given to the local papers?
( ) Has a suitable presentation been made to each of the church organizations and societies?

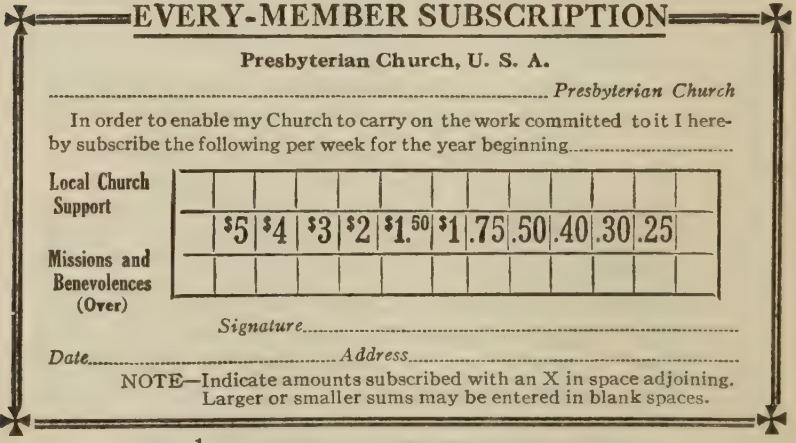
The Mailing Rate

The present local mailing rate answers this question for itself. The choice is between a sealed first-class piece of mail costing 2 cents postage and an unsealed third class costing 1½ cents per piece. The first class, at one-half a cent higher, will get attention much quicker and carry its message much more effectively than the cheaper mail.

If booklets too heavy for the first-class mail are to be sent out as a part of the publicity for the campaign, they can be mailed at 1 cent for each two ounces if the booklet has twenty-four pages or more, at 1½ cents for each two ounces if it has less than twenty-four pages.

Pledge Cards

It is generally conceded that the pledge card should not be distributed in the advance publicity, but held for the day of canvass. Pledge cards have shown the economic transition. Many interesting varieties are offered. There



EVERY-MEMBER SUBSCRIPTION

Presbyterian Church, U. S. A.

Presbyterian Church

In order to enable my Church to carry on the work committed to it I hereby subscribe the following per week for the year beginning.....

Local Church Support

Missions and Benevolences (Over)

	$5	$4	$3	$2	$1.50	$1	.75	.50	.40	.30	.25	

Signature.....

Date..... *Address*.....

NOTE—Indicate amounts subscribed with an X in space adjoining. Larger or smaller sums may be entered in blank spaces.

NO. 1. A SIMPLE BUT EFFECTIVE PLEDGE CARD

is the single unified pledge, the duplex pledge, the pledge of personal service, the Lord's acre pledge and some involving all these features. Several of them are shown herewith.

NAME_____ Env. No.

ADDRESS_____

Please enroll me as a REGULAR GIVER for the year 19____

For Church Support $_____ weekly (or_____)

For Benevolences $_____ weekly (or_____)

☐ I am a NEW GIVER. I have not pledged before, but wish to begin.
☐ I ask for envelopes though I am at present unable to make a definite pledge.
☐ I wish to make special arrangements for my giving and ask for a consultation.
☐ Please enroll me as a possible *Emergency Giver* in addition to my pledge above.
☐ I desire to give_____ per cent of what I may receive. I have no regular income.
☐ I wish to be a giver. I have no income at all. Send me suggestions.

NO. 2. THIS FORM OF PLEDGE CARD WAS RECOMMENDED BY THE PRESBYTERIAN CHURCH IN THE U. S. A.

The explanation below was given in a campaign conducted in the Second Presbyterian Church, Rahway, N. J.

INTERPRETING THE PLEDGE CARD ABOVE

Under your name and address, is a request for enrollment for the year *1936-1937*.

Below are two blanks. Fill in the first with the amount *per week* for the program of the local church (Church Support). Fill in the second with the amount *per week* for the larger

program of the Presbyterian Church (Benevolences). If, for some special reason, some other method of payment than the weekly offering is desired, it may be indicated in the parenthesis, as Cash, Monthly, Quarterly, etc.

Unless otherwise designated, the Benevolence Offerings will be distributed in accordance with the Sessional budget, which is loyal to our Four Boards.

Below the rule, on the lower half of the card, are a series of six statements which deserve attention. Please note them, together with the following explanations:

Item 1—Those who are *not now regular subscribers* are asked to check here.

Item 2—This is for a few of our members who are unable at the moment to underwrite a definite amount or set a definite weekly goal, but will feel free to ask for a set of envelopes by checking this item.

Item 3—Members of the Canvass Advisory Committee will gladly consult with any member who wishes it, and will check this item.

Item 4—Possible *emergency givers,* not necessarily to be called upon, who will indicate their willingness and their loyalty to any needs which may develop later, will help by checking this item.

Item 5—Those who desire to give proportionately, but have no stated income, may so indicate here. Some estimate of amount may be given on the back of the card.

Item 6—Gifts of service are often as valuable as money. Those who will check this item will be enrolled for some special service to their church.

Group Meetings for Educational Purposes

The First Baptist Church of Berkeley, Calif., found that it could considerably increase the pledges of its contributors through a series of group meetings, at which the budget

MY LOYALTY PLEDGE

For Christ and His Church during the year 19___ as Administered by

MEMORIAL PRESBYTERIAN CHURCH

Under the blessing and with the help of God, and as the recognition of My Stewardship to Him who said, "Ye are not your own, ye are bought with a price, glorify therefore God in your bodies and spirits which are His." (I Cor. 6: 19, 20)

I check the following as the indication of My Pledge:

1. I will give of my income during the year:
   $___weekly local expenses. $___weekly Benevolences.

---

or, if not convenient to give cash,

2. I will set apart according to "God's Acre Plan" the following (see special outline sheet for suggestions)

.....

to be sold and entire proceeds given to the Church for local needs and Benevolences as I shall designate.

---

3. Believing that I am more important than my money or possessions, I will Pledge Myself as follows in Time and Talents, as checked below:

( ) Accept Christ as My Saviour.	( ) Observe Private Devotions.
( ) Unite with the Church.	( ) Try to win others.
( ) Attend Services regularly.	( ) Observe Grace at meals.
( ) Attend Sunday school.	( ) Sing in the Choir.
( ) Send my children to Sunday school.	( ) Act as Teacher.
( ) Join a Leadership Training Class.	( ) Help on Committees.

Date _____ Name _____

Address _____

"Honor the Lord with thy substance, and with the first fruits of all thine increase: so shall thy barns be filled with plenty, and thy presses shall burst out with new wine." (Prov. 3: 9, 10.)

NO. 3. A THREEFOLD PLEDGE FOR (1) CONTRIBUTION; (2) LORD'S ACRE; (3) PERSONAL SERVICE. THIS WAS USED BY MEMORIAL PRESBYTERIAN CHURCH, BELLONA, N. Y.

and needs could be carefully discussed. Nine teams, each consisting of a trustee, a hostess, and an assistant, plan two meetings during the educational week. The church contributors were invited to the home of the hostess. Refreshments were served and the trustees went into the financial situation of the church. This method of education proved so effective that a fifteen per cent increase in pledges resulted. The principle is sound. No amount of direct mail can equal a small group discussing church needs.

The pledges were received at the conclusion of the discussion period. This eliminated the usual every-member canvass set-up. It was necessary, however, to follow up contributors who, for one reason or another, were not present at any of the social gatherings.

Contest Helps

Wesley Methodist Episcopal Church, Minneapolis, Minn., evolved a contest by districts to put new interest in the Every-Member Canvass. Twelve districts were planned and quotas given each. After the canvass was over the finance committee carried the same divisions to encourage payments on the pledges. Once each quarter the figures were published. These showed the total pledge, district by district, the total paid, the unpaid balance, and percentage paid. The award was made according to the percentage of payment, not on the total amount paid.

Chapter 3

EVERY-MEMBER CANVASS VARIATIONS

Chapter 3

EVERY-MEMBER CANVASS VARIATIONS

The Mail Campaign

If the church has a correct mailing list, it will be a comparatively easy matter to reach every contributor by mail. But it is not quite so easy to get a reply from him. The preparation of suitable letters and appeals to secure the desirable subscriptions requires skill in letter-writing and craftsmanship in printing, multigraphing, or mimeographing.

Yet it can be done—that is, to a very high degree of thoroughness. Probably there has never been such an effort, however, which has been sufficient in itself. It must be supplemented with a personal effort to bring in the last ten, twenty, or thirty per cent of the pledges. The most effective direct mail canvass I know of was made in Emmanuel Episcopal Church, Cleveland, Ohio, which in 1935 raised 92 per cent of its budget through this plan.

Three mailing pieces were used. The first two were in the form of printed circulars. The final one was a multigraphed, individually filled-in letter. The sequence of the appeal was very good. The first announcement, an accordion-folded circular, made it clear that the church was dropping the canvass for the more direct and simple appeal.

The first and the last letters are being reproduced here.

THE FIRST LETTER

EMMANUEL EPISCOPAL CHURCH

8614 EUCLID AVENUE, CLEVELAND

1. *I am convinced* . . . that the Church can and should be supported by the voluntary offerings of her people!

That in the long run all canvasses, campaigns, and drives for money do the Church more harm than good!

That if the people understood the reality of spiritual values which are inherent in the Church, they would pour out such an abundance of offerings as would amply supply the necessary monetary needs of the institution!

That the real problem of Church Finances is a problem of Spiritual Understanding.

2. *I am also convinced* . . . that such Spiritual Understanding involves no insuperable difficulties!

That the people of the Church are fully capable of understanding the worth of spiritual values, and will respond generously to the Church's need—when they do so understand.

3. *Again I am also convinced* . . . that canvasses, campaigns, and drives with their emphasis on finances always tend to obscure the real issue.

That what the Church has to give is lost sight of in the anxiety to ascertain what the prospective contributor is going to give.

4. *Finally I am convinced* . . . that no person needs to be informed that the Church cannot function without the united membership, destitute only excepted.

That the time has come to put Church Finance on a sound basis of each one doing, not what he feels himself compelled to do in order to save his face, but what he is persuaded to do by the inner voice of the spirit of God which whispers and sings in the breasts of poor and rich, alike!

ANDREW S. GILL, *Rector,*
Emmanuel Episcopal Church.

"It is well to give when asked,
It is better to give unasked—
through understanding."
(Kahlil Gibran.)

THE FINAL LETTER

EMMANUEL EPISCOPAL CHURCH

8614 EUCLID AVENUE, CLEVELAND

December 6, 1934

A few days ago I sent you a communication relative to the work of Emmanuel Church.

To date, I have not had the pleasure of receiving a reply. May I state that, so far, the general response has been excellent. A very fair percentage of the people have responded and many have expressed their great appreciation of the method adopted.

I am, however, still somewhat short of the goal necessary; for, as previously explained, the fullest co-operation of every member and friend will be required. I feel sure that you understand the work of your Church and desire to have a vital part in it.

Every pledge, regardless of its amount, is a trememdous asset; but, after all, it is the love and sincerity and willingness that are back of the pledge which give it its true value.

Will you please respond to my inquiry within the next few days and thus assure me of your co-operation for 1935—"because you DO understand" and desire to assist me in furthering the work of Emmanuel Church.

Your card sent in now will cheer me enormously and give me great encouragement!

Faithfully yours,

RECTOR.

"It is well to give when asked,
It is better to give unasked—
through understanding."

(Gibran.)

The second mailing piece was a larger printed circular which gave the budget for the new year and discussed the efforts of the church officers to meet the demands for

budget reduction. Most effective was an item-by-item presentation which showed the reductions in the budget from 1929 to 1934. For instance, in 1929 the church spent for music $5,400; in 1934 the figure was $3,300. Advertising in 1929 cost $400; in 1934 this item took but $25. The clergy salaries had dropped from $10,800 to $6,245. Having shown that the church had kept its needs in harmony with the depressed income of the members, it asked for support on this new and minimum basis. A pledge card was inclosed with this leaflet for the pledge of the contributor. An addressed return envelope was inclosed for the mailing of the pledge to the church.

I think that you should see, also, this last letter. Like the first and second mailing pieces, the material was all prepared in the first person and appeared over the name of the minister. We suspect, however, that he had professional help in laying out the material. Any church which seeks to use the mail, as a variation of the every-member canvass, would do well to place any members who have had experience in direct-mail publicity on the committee. Churches which do not have such advisers probably should not be encourage to try out a direct-mail program.

The Worship Canvass

The worship canvass variation is one of several plans which seek to secure all the subscriptions possible at a church service, leaving but a portion of the pledges for a personal follow-up canvass. It is an adaptation of the old platform appeal method, softened and beautified by worship emphasis. To be most effective advance publicity is necessary to have as many people as possible at the service.

The advance letter giving the church budget and other information should also be sent to the subscribers. It is well to add in the publicity a note that the church is reverting to Biblical methods as in the old days Christians brought their gifts to the altar while, in modern methods, we too often have to go out after them.

Canvassers are used in this service. They have the pledge cards which are to be presented to the worshipers at the designated place in the service. There in an atmosphere of worship, and under the inspiration of a gospel message the members mark the cards and then return them to the canvasser.

Several variations are used for the signing. Some churches have the members rise, hold their pledge cards aloft, and repeat a prayer of consecration. Others prefer merely to have the canvassers receive them. One church asks the people to march to the altar to place their gifts there with others. Various processionals have been organized.

All these are effective. In one church young ladies, appropriately dressed, with silver wands, directed the procession. In another, selected representatives of youth, education, the home, and the church visualized the ideals of the church, distributed and collected the pledge cards and brought them to the foot of an old rugged cross for consecration. Illuminated religious pictures or crosses, novel receptacles into which pledge cards could be cast, exhibits of church programs on the platform or around the side walls, and many other interesting and suggestive programs have been used.

The Overbrook Presbyterian Church, Philadelphia, Pa., developed a worship service which it called "The Up-

lifted Gates." Following the sermon, which dealt with Christian stewardship, this antiphonal service was used.

FELLOWSHIP OF GIVING SERVICE

"THE UPLIFTED GATES"

(After the sermon)

Responsive Service

Minister: Lift up your heads, O ye gates, and be ye lifted up, ye everlasting doors, and the King of Glory shall come in. Shall the gates of this temple be open for the coming in of the King? What say ye who watch at the North Gate?

Response from the North Gate:

Is this the time, O Church of Christ, to sound Retreat?
To arm with weapons cheap and blunt
The men and women who have borne the brunt
Of truth's fierce strife, and nobly held their ground?
Is this the time to halt, when all around
Horizon's lift, new destinies confront?

Minister: What say ye in reply who watch by the South Gate?

Response from the South Gate:

NO! Rather strengthen stakes and lengthen cords,
Enlarge thy plans and gifts, O thou elect,
And to thy Kingdom come for such a time!
The earth with all its fullness is the Lord's;
Great things attempt for Him, great things expect,
Whose love imperial is, whose power sublime!

Minister: What is the word which comes to us from the West Gate?

Response from the West Gate:

We shall not falter or fail in the devotion of ourselves and our gifts to Christ and His Kingdom. Hath not the Lord God said, "Bring ye the whole tithe into the store house and prove me now herewith, if I will not open you the windows of heaven and pour you out a blessing, that there shall not be room enough to receive it."

The light which shines from yonder cross hath illumined our minds and hearts. The sacrifice of Calvary will be expressed in our daily lives and our Christian giving.

As the people of Israel brought the firstlings of their flocks and herds, so we would bring the first share of our incomes to the Lord that we may give His work first place in our hearts.

The gates of giving are open and there is no break in the walls.

(Light comes on the Cross.)

Minister: Open ye the gates, that the righteous nation which keepeth faith may enter in. What say ye in the East?

Response from the East—(Choir)—Anthem—"Fling Wide the Gates"—Litany (Climaxing in the invitation to pledge in prayerful, reverential silence, the choir singing "I Live for Him" during the signing).

Collection of the Pledges (the ushers retiring to the rear of auditorium).

Processional (very soft music, the minister leading the choir down the center aisle, repeating Scripture sentences on Giving and Stewardship).

Consecration Processional (choir, elders, ushers with pledges in a substantial receptacle, and minister) followed by processional hymn "Lift Up Your Heads, Ye Mighty Gates."

Consecration Prayer (before a lighted cross choir, ushers, and elders grouped on either side of the cross). Before the prayer two verses of "When I Survey the Wondrous Cross" followed by the prayer and placing of the pledges at the foot of the cross.

Organ—"Old Hundred." The congregation sings the Doxology and is dismissed with the benediction.

A Telephone Canvass

At least one church plans to conduct its every-member canvass by the telephone. This plan requires an organi-

zation with a well-balanced set-up. The solicitors should be given prospect cards which list, in addition to the usual material, the telephone numbers. And advance publicity, stating that the canvass is to be made by telephone, is very essential. But, given these factors, such a canvass can be successful.

It has limitations not shared by some other methods. First, there is the limitation in the number of telephones. Every church has families who have no phones. Next there is the question of time. Telephone rates are very expensive in most of the cities where the service is sold on a "per call" rate. If the individual is not reached in the first call and call backs are necessary, the cost of such a canvass may be large. In Cleveland, the home of the author, each call will cost five cents. Local mail at two-cents postage looks very interesting when compared with this. Then, as in other substitute methods, a follow-up canvass is going to be necessary.

The Joash Chest Service

This is an old, tried and true, method which has helped many churches both in securing the annual pledges and for special funds. It is based upon the story of King Joash and the high priest Jehoiada as told in the twenty-fourth chapter of Second Chronicles. If you remember the story, you will recall that in an effort to repair the breaches in the temple the Levites were sent on an every-member canvass. "Nevertheless the Levites hastened not." So it was necessary to try out some other plan. The problem was solved by having a chest placed by the altar in which the worshipers could place their gifts for the

temple repairs. The plan worked and the money was brought in.

This is a special Sunday plan which has an appeal for many people. In some instances it has been developed into quite a ceremony and a ritual. William S. Mitchell, pastor of Center Church, Malden, Mass., has promoted the plan in a number of his churches. He tells us that the chest he uses is a simple wooden box, some three feet long by two feet wide. It is lined with purple cloth, has a removable lid and rings in its sides so that it may be carried by staves like the ark of the Tabernacle. Outside it is gilded.

Hall-Mack Company, Philadelphia, Pa., has published a dramatization of the Joash Chest ceremony which is very effective. A much simpler ritual was published some time ago in the New York *Christian Advocate*. It was written by Ben Morris Ridpath. It is brief and can be reproduced here.

THE PAGEANT OF KING JOASH

TIME: Reign of King Joash—850 B.C.
SCENE: Throne Room of the Palace of King Joash.
CAST OF CHARACTERS:

King Joash	Tribal Leaders
Jehoiada, the High Priest	Two Trumpeters
Guards	Chest Bearers

[As the pageant opens, the King and Jehoiada march down the aisle from the rear as march music is played softly. The King, scepter in hand, takes his place on the elaborate throne, while the high priest stands to the right of the throne, at the arm of the King.]

Jehoiada: O Gracious King, why dost thou not laugh and sing, as thou didst in the days gone by?

King: Jehoiada, I once did laugh and sing, but now the happy kingdom we all love is fast fading; the coffers of the Temple are empty, and a kingdom without the word of

God cannot stand. There was a time when the chest of the king was filled with gold. There was gold for food, gold for raiment, and gold for God. I was happy, then, O Priest. But now, we have reached a place where we cannot go on unless we implore the people of our fair land to fill the treasure vaults again!

Jehoiada: But, your Majesty, why do you not ask your people for gold?

KING: O Priest, I have this day asked them, and I have commissioned Levi the keeper to bring forth the ancient chest of our fathers from the vaults, and to place it on the altar of the Temple, so that the people may pay their vows as they enter on the Sabbath Day—but Jehoiada, it groweth late! I fear that Levi has been delayed or has met with oppression on the highway. Still it is a long journey, and the chest is very heavy. . . .

A knock is heard at the entrance doors.

King: Behold, someone knocketh from without. Jehoiada, answer the challenge.

Jehoiada: (Calls) Who knocketh without and begs audience with our most gracious King Joash?

Voice from the Doors: It is I, Sire—Levi, keeper of the chest, with my train and bearers who would see his Majesty.

Jehoiada: (To King) It is Levi! It is the keeper of the chest who wishes audience with your Majesty!

King: Admit them and bid them welcome!

Jehoiada: Welcome, Levi! Enter and bid thy train remain with thee!

[The trumpeters sound off with a bugle call and the organ or piano begins a march. The train enters with Levi in the lead, followed by the tribe leaders, with the trumpeters, chest bearers, and guards following in order. As they reach the stage they pause for space.]

Levi: O Gracious King, at thy command I have brought forth from the treasure vaults the ancient chest of our fathers. Sire, it is a long and weary journey and the bearers are sore and tired, but, Worthy King, we desire to wait until the chest is overflowing with gold for Jehovah, ere

we eat or rest. (Turning to leaders) What say you, leaders of the tribes of our fair land?

Leaders: (In chorus) Aye, Sire, the Temple shall be redeemed and Jehovah shall have his way.

Levi: We await your proclamation, O King!

[The King arises, unrolls a scroll which has been handed to him by the high priest, and as if reading, gives the invitation to the congregation to come and place their gifts in the chest, explaining how the people are to pass by the throne. The organ plays softly as the procession passes. The King and tribe leaders, guards, etc., march past the chest first and then stand by in their places until all members of the congregation have passed the chest. When the march ends, the King offers a prayer of thanks.]

King: Levi, I now command you, after you have fed and rested your train, to bear the chest under heavy guard to its resting place in the vaults of our fathers.

Levi: Thy word shall be obeyed, your majesty!

[After the procession has formed in the order of march trumpets sound and all march out of doors from which they entered. King and Jehoiada remain on the stage.]

King: O Priest, the prayers of the King and his subjects have been answered. There shall be rejoicing and singing; the Temple of our fathers shall endure, and we shall have everlasting peace!

Jehoiada: It is truly a gift of a most gracious and loving God!

Old Rugged Cross Service[1]

The Presbyterian Church at Granville, Iowa, conducted an Old Rugged Cross pledge service which was held in connection with a communion service. A very beautiful cross was built of two fir slabs laid in clay. In the foundation were stuck ferns to give a green base and sprays of grape and snowberry twined around the cross. Part

[1] This service is reproduced through the courtesy of *Everyone*, a publication of the Presbyterian Department of the Every-Member Canvass.

of the service was given to a pageant in which five characters spoke. They were: Youth, Home, Education, Service, and the Church. The characters were appropriately gowned, Home leading a little child by the hand. The pageant began with Youth approaching the cross, coming down the middle aisle of the church. During her approach the choir sang "Shepherd of Tender Youth" and "Saviour, Like a Shepherd Lead Us."

Youth knelt in prayer at the cross until the singing ceased. Then she rose to say: "I am Youth, the future citizen of this nation. I find myself the inheritor of a world torn apart by hatred, greed, and selfishness. I long to do noble deeds. I feel a challenge to build this world afresh that men may live in it in happiness and peace. I have strength; I have vision; I have courage; my great need is ideals. Ideals that are founded on reality and truth. Ideals that will keep me pure and true so that I may come to my task with vision undimmed, and without fear of the past. I come to this altar and bow before this old rugged cross a seeker. Shall I find here that which I seek?"

Youth then moved to the left of the altar, and Home approached in the same manner as Youth had done and knelt. The choir sang a hymn eulogizing the home.

Then Home rose and said: "I represent the homes of our land. My task it is to raise and nourish the bodies and the souls of the growing lives committed to my care. I am founded on Love, Purity, and Sincerity, and these principles I seek to build into the hearts of those sheltered within me, but I find that the press and cares of life often dull my perceptions and my children often do not find that which they need. I watch them grow up and be-

come both the victims and the followers of selfish schemes, schemes that breed hatred and mistrust among men. I stand at this altar, hoping that I might find beneath the shadow of the old rugged cross the secret of her who sat in the home at Nazareth and nurtured the growing Christ. I seek strength and vision beneath this emblem of love and unselfish devotion."

Then Education approached, the choir singing "Take Thou Our Minds, Dear Lord." Standing before the cross, she said: "I am Education. Mine is the task of leading minds into the vast fields of knowledge; not alone that men may know, but that they may live together in harmony; that they may meet opportunity not merely as an occasion for personal enrichment, but as a chance to serve their fellows. It is my great sorrow that I see so many whom I have enlightened, turn to selfish purposes and forget all obligation to the world of men and women. As I look at this old rugged cross there comes to me a vision of One who hung thereon and died that he might redeem men from all forms of selfishness and sin, and lead them into all the truth. I feel that I too must drink deeply at the fountain of his Spirit that I may be inspired for my task."

Service then entered while the choir sang "Beneath the Cross of Jesus." She said: "I hear you speak of service, and of One who died that he might serve. I am Service. I was born beneath the shadow of this old rugged cross, and through the centuries I have sent men and women in sacrificial work unto the utmost parts of the world. Today my name is upon many lips and is bandied back and forth in the marts of men, but my head is bowed with sorrow because my name is used for purposes of per-

sonal gain and not to designate the unselfish giving of one's self for others. I return today to this altar and to the cross whose arms stretch out as if to embrace all mankind, for only beneath its shadow can I hope to regain the true meaning of what it is to serve."

Finally the Church appeared, rising from her place in one of the pews as a representative of the congregation. The Church spoke as follows: "To my keeping is given the message of the cross and the task of carrying its meaning to all men everywhere. It was I who first gave youth its vision of purity and moral courage. It was through my teaching that Home became a place sacred to childhood. The first great schools that brought the light of knowledge to the darkened minds of common men were built at my command. Inspired by the life and words of Christ, it was I who sent forth the thought of the dignity of service and of him who served. It was my teaching that finally broke the chains of slavery that bound the bodies and the souls of men. It is fitting that you should bow before this altar in the shadow of this cross. For here, among those who worship and serve him who hung thereon, you shall find the strength and vision that you need. But the millions within my fold must help me in this task or I shall fail."

(Turns to congregation)

"Therefore, from you who worship here I ask a pledge. 'Tis this:

"That by your gifts of service, substance, and your prayers;
By the consecration of yourselves, your talents, and that which you possess;
You will keep the light and glory of the old rugged cross undimmed;
And the service of this church flowing forth to all who need it."

(At this point the Church gave to the other characters the pledge cards and pencils, who then proceeded to pass them to the congregation. This part should be rehearsed in order that it may be done with dignity and without in any way detracting from that which has gone before.)

After the pledging the congregation formed a procession while the choir sang "The Old Rugged Cross" and laid their cards upon the altar. The pledges were then consecrated by the pastor, removed, and the elders brought in the elements of the Lord's Supper, placed them about the old rugged cross, and the Sacrament was administered.

This service was so effective that it not alone brought in two-thirds of the budget, but also six new professions of faith and forty-six reconsecrations. The pastor explained the budget to the congregation in five minutes.

Come to the Church in the Wildwood

The appeal of the country church has been rather widespread during the past few years because of the radio publicity which has accompanied certain experiments in this field. It also offers a splendid opportunity for a variation in the every-member canvass. In so far as possible the actual service should duplicate an early service in the particular church where the service is to be conducted. If a replica of the little church can be constructed, it will make the service much more impressive. The service, however, should not be a burlesque. Costumes should be modern, not period.

The minister can devote a portion of his sermon to the beginnings of the church and the sacrifices which have made possible the heritage which is ours today. The hymns should be the ones our grandfathers and grand-

mothers knew and loved. Old favorite Bible passages should be read. In one church a Bible memory contest was held to show some of the old methods of Bible instruction.

At the proper time the members will be asked to march to the altar and drop their pledge cards into the old church replica. There is a tremendous appeal in this service. It ties the past up with the present, showing the congregation the precious heritage which it has received.

A Supplementary Canvass

Many churches have found that a supplementary canvass held at an appropriate time some months after the original canvass helps to build up the income. If the original canvass is held in January or March, the supplementary canvass may be held in late September or early October. If the every-member canvass is held in October or November, the supplementary canvass might be held in April or May, following the Easter season.

The supplementary canvass is not one of the entire congregation, but to reach those who were not available for giving in the earlier canvass and the new comers to the church. Six months makes a change in the condition of many folk. Some who were unemployed in March have incomes in the fall. And there are always people moving into the parish who will be reached in this effort.

Organization for the supplementary canvass should not be cumbersome. It is enough to take a few well-qualified canvassers and make the personal solicititation without much announcement or publicity.

Church Replica for Pledges

Occasionally we learn of some church which has developed a program of its own in which a miniature replica of its own church building provides the container for the pledges. One such church is the First Christian of Frankfort, Ind. A delightful little building with art windows, electric lights, and tinkling bell is placed on the altar for the pledges of the members. The little building has been created through a period of years and the members look forward to its use. Something of this kind is very effective in building continuity, year after year, in the program of pledging.

Chapter 4

NEW SYSTEMS OF CHURCH FINANCE

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NEW SYSTEMS OF CHURCH FINANCE

During the years of depression there has been a gradual feeling around for any new methods of approach which might make it easier to secure the necessary money for financing the churches. Some of these are but minor plans and are mentioned in the section dealing with the extra-budget necessities. Several, however, deal with the budget itself.

The Lord's Acre Plan

The Lord's Acre, or God's Acre as it is sometimes called, had its birth in the agricultural sections of the country and is best adapted to those sections. It is difficult to see how it can apply to towns and cities, though it may have some features which will be helpful. The basic idea of the plan is that the member, in lieu of cash subscription, agree to cultivate a certain amount of land or raise a certain crop for the church.

In the cotton sections of Georgia and the Carolinas this plan has reached the place where it has indorsement not alone of church leaders but of community organizations as well. Considerable education is done throughout the communities to inculcate the spirit of stewardship with the pledged crop as the technique for putting it into practice.

This plan usually works best in the areas with one major crop and with adequate marketing facilities. Or-

ganization is required for this kind of finance as of any other. Captains are usually appointed over groups of ten families. These see that the fields, dedicated to God, are properly cultivated. A committee is necessary to receive the products at harvest time and market them to the best advantage.

In order to give the contributor a feeling that he is making a weekly contribution to his church as he worships, Dr. Henry W. McLaughlin, director of the country church work of the Presbyterian Church in the U. S., devised a plan of issuing receipts against the anticipated crop. Suppose the individual wishes to pledge fifty cents a week to his church. He pledges, instead, a crop or acreage which is supposed to yield that much. The church issues him receipts against the contemplated crop and he can place a fifty-cent receipt in his offering envelope each week.

While the plan had its inception in the dedication of an acre of land or a crop, it has many variations. A boy may agree to raise a pig for the church. A Sunday school class may agree to cultivate a half acre of corn. A woman may have a special patch of vegetables which is dedicated to the Lord. And so on.

Here and there we hear of its working in one way or another. A Kansas minister told me in 1935 that he went around during the threshing season and asked the farmers to dedicate and give a certain number of bushels of wheat. He found that they were ready to do this in the time of good harvest even after they had declined an opportunity to pledge earlier. Immediately upon receiving the pledge he had a truck follow to pick up the offering.

MY LORD'S ACRE PLEDGE AND PLAN

Recognizing God's goodness to us and His claims upon us, and especially upon our farm life, because without His sunshine and showers all our efforts would be in vain—

We hereby agree to dedicate to the Lord of the Harvest and tend faithfully as Stewards of His Grace during the year 19— the items checked below.

1. *Farm Products,* such as Corn, Wheat, Cabbage, Potatoes, etc. .....
2. *Garden Products,* such as Beans, Peas, etc. .....
3. *Fruits,* such as Apples, Pears, Cherries, etc. .....
4. *Poultry Products,* such as Chickens, Ducks, Eggs, etc. .....
5. *Dairy Products,* such as Milk, Butter, Cheese, etc. .....
6. *Kitchen Products,* such as Pies, Cakes, Bread, etc. .....
7. *Work on Church and Manse* (Kind and Hours) .....
8. *Others Items* .....

When the above checked growing crops are harvested and sold, I will give the proceeds to the *Memorial Presyterian Church* as my offering for

Benevolences $....., Local Expenses $.....

Signature .....

A FARM PRODUCTS PLEDGE

Dedicating the Lord's Acres

The following program of dedication of the Lord's Acres appears in the *Farmers' Federation News* of Western North Carolina. It has been prepared for the churches which are using this plan of church finance.

PROGRAM

Pastor: The earth is the Lord's, and the fullness thereof; the world, and they that dwell therein.

People: O give thanks unto the Lord, for he is good: for his mercy endureth forever.

Pastor: O worship the Lord in the beauty of holiness:

Fear before him all the earth. Let the field be joyful and all that is therein.

People: O give thanks unto the Lord, for he is good: for his mercy endureth forever.

Pastor: And God said, Let the earth bring forth grass, the herb yielding seed, and the fruit tree yielding fruit after his kind, whose seed is in itself, upon the earth: and it was so.

People: O give thanks unto the Lord, for he is good: for his mercy endureth forever.

Pastor: And the Lord God took the man, and put him into the garden of Eden, to dress it and to keep it.

People: O give thanks unto the Lord, for he is good: for his mercy endureth forever.

Pastor: While the earth remaineth, seedtime and harvest, and cold and heat, and summer and winter, and day and night, shall not cease.

People: O give thanks unto the Lord; for he is good: for his mercy endureth forever.

Pastor: And the Lord said unto Moses, Write thou these words: The first of the first-fruits of thy ground thou shalt bring into the house of the Lord thy God.

People: Let the favor of the Lord our God be upon us. Establish thou the work of our hands.

Pastor: Honor the Lord with thy substance, and with the first-fruits of all thine increase, so shall thy barns be filled with plenty.

People: Let the favor of the Lord our God be upon us. Establish thou the work of our hands.

Pastor: Then judgment shall dwell in the wilderness, and righteousness remain in the fruitful field. Blessed are ye that sow beside all waters, that send forth thither the feet of the ox and the ass.

People: Let the favor of the Lord our God be upon us. Establish thou the work of our hands.

PRAYER, or prayers, of dedication of the Lord's Acres.

In another church the Ladies' Society makes its pledge

in canned fruit and preserved meats. These are disposed of through a central marketing agency at the time of a bazaar. In the section dealing with types of pledge cards you will see several forms which offer an opportunity for pledging by the consecration of land and the first fruits.

The Belmont Plan

What is known as the Belmont Plan is an adaptation of tithing. It had its inception in the Belmont Presbyterian Church, Roanoke, Va. Rev. G. L. Whitely is credited with originating it. When his church faced a severe falling off in pledges he went before his official board and asked that they try tithing of their incomes for a period of twelve weeks, paying the tithe to the church.

The second step of his plan was to learn what the income of the various individual members of the church

WESTMINISTER PRESBYTERIAN CHURCH
BLUEFIELD, WEST VIRGINIA
RECOVERY CAMPAIGN

I'LL DO MY PART

WITH GOD'S HELP I AGREE TO GIVE ONE-TENTH OF MY INCOME FROM MARCH FIRST TO JUNE FIRST, TO THE LORD.

NAME _____

"Bring ye all the tithes . . . Prove me now, said the Lord . . ."
—Malachi 3: 10.

A BELMONT PLAN PLEDGE

might be. To secure this information he passed cards around. The members were next asked to agree to a program of tithing for the twelve weeks. He found 118 members out of a total membership of 380 who were willing to sign the tithing agreement. The results following the signing of the pledge of co-operation were phenomenal. The usual weekly offerings had been about fifty dollars per week. The first week after the tithing pledges were effective the weekly offering was $173; the second week it went up to $228. The average weekly income for the twelve-week period was $175.

From this beginning the plan spread, first through his own denomination and then to others. It has had official indorsement of the Presbyterian Church in the U. S., the Presbyterian Church in the U. S. A., the United Presbyterian Church of North America, the Southern Baptist Convention, and other bodies.

Two things characterize this plan. The first is the tithing, of course. But next to this is the principle that the tithing shall be tried for only a short period of time. If it is found to be unsuccessful in this period, it is not continued. That is left to the individual. If he finds it sufficiently compensating in spiritual values, he is to continue it. Churches seldom maintain the peak of the trial period, but, at the same time, there are permanent values in it and the church will not, for many years, recede to the low levels of the period before the Belmond Plan was instituted.

The Vanward Plan

The Vanward Plan is characterized by two major propositions. First, it uses the group plan of parish organi-

zation. A group leader is appointed over each ten families in the parish. There is nothing new in the group plan idea. But it is but fair to say that it has usually produced when properly worked. The second feature of the Vanward Plan deals with the distribution of the weekly offering envelopes. Instead of distributing them in annual cartons, they are divided up into monthly units and distributed by the group leaders as a part of their task.

The plan is promoted by a corporation with offices in Richmond, Va., known as the Vanward Plan, Inc. In order to make it most effective this corporation has developed each detail of the plan until the churches which use it are assured of a plan with professional precision.

For instance, there is a splendid little bakelite holder, with Gothic lines, to hold the envelopes of each month. There is a series of finely written stewardship leaflets which are distributed with the envelopes. There are suitable pledge cards and financial bookkeeping material to make the plan most effective in the church.

The Vanward Plan approach to the matter of giving to the church is most interesting. Instead of advocating a per capita gift it seeks to find what percentage of the income of the congregation is necessary to reach the church budget. It is the only serious attempt I know of to seek a definite proportion of the congregation's income to meet the budget instead of building the budget to meet the income.

It advocates what it calls a "survey Sunday." On this Sunday cards are distributed to the congregation asking for the income of the individual and the number of dependents. These cards are not to be signed. From these

survey cards the office of the Vanward Plan works out a code figure which indicates the percentage of the membership income necessary to meet the budget.

Suppose the church needs two and one-half cents of every dollar of congregation income—and this is a fair average as churches go. The canvassers in the every-member canvass are given a code card with the code number 2.5. He is also given a confidential estimate of the income of his prospect. If the giving is below the 2.5 per cent necessary, the canvasser is asked to suggest in a tactful way that the church needs 2.5 per cent of every congregation dollar. When one gives 2.5 cents of each dollar of his income he is doing his part, but no more.

Starting out as a plan to help churches financially, the plan has grown until it offers a complete stewardship service to the churches which enroll with it.

The Vanward Plan has to its everlasting credit its intention of helping to solve the church finance problem by increasing the number of givers rather than intensifying the drive upon the inner circle. Through the constant work of the group leaders, families in the outer fringe of the membership are reached each month for their contribution. The group leaders are asked to bring back the envelopes whether there is money in them or not. The result of this planning is that there is usually some money placed in the envelopes before they are given to the visitor.

Churches which have used the Vanward Plan testify that the plan produces both church attendance and church giving. After a few months of consistent use increases are seen in these two lines of church work.

Spend a Day

This is a plan devised by the Main Street Evangelical Church of Mansfield, Ohio, to find a new appeal in church financing. Instead of asking for a pledge per week for church support the plan asks the member to assume the

SPEND-A-DAY PLEDGE

MAIN STREET EVANGELICAL CHURCH

Since it costs $12 a day, or 50 cents an hour, to maintain our church during the Conference Year 1935-36, I will endeavor to assume the cost of the days indicated below:

.....8 days and 16 hours—$104 a year, $2.00 a week

.....6 days and 12 hours—$78 a year, $1.50 a week

.....4 days and 4 hours—$52 a year, $1.00 a week

.....3 days and 6 hours—$39 a year, 75 cents a week

.....2 days and 4 hours—$26 a year, 50 cents a week

.....1 day and 2 hours—$13 a year, 25 cents a week

.....12 hours—$6 a year, $..... a week

.....days .....hours, ... a year, $..... a week.

I choose the following dates .....

.....

WANTED: 52 envelopes .....

24 envelopes .....

12 envelopes .....

REMARKS: (Reasons for choice of days, etc.)

Name .....

If this budget can be subscribed, there will be no special offerings during the year.

THE SPEND-A-DAY PLEDGE

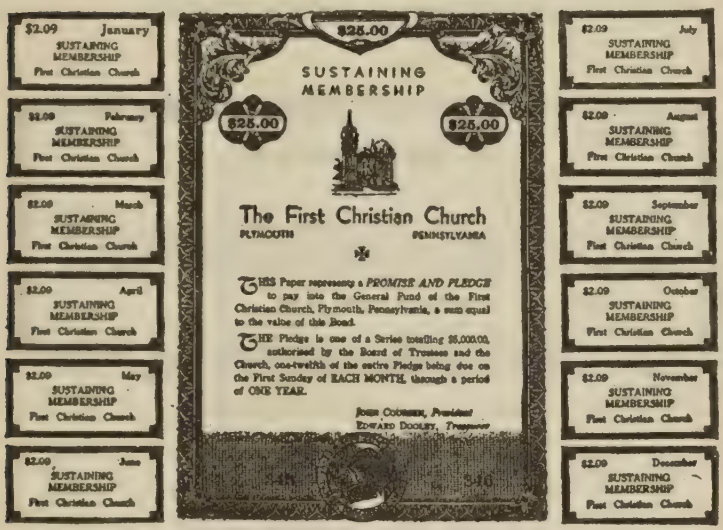
responsibility of financing the church for a certain period of time. In that particular church it was found that it took fifty cents per hour to maintain the church. Thus if one were to make an annual contribution of $24 he would keep the church going for two full days. The pledge card was made out on this basis. In order to add greater interest to the plan members were allowed to select the days they wished to finance.

After the plan was in operation it was discovered that some members discarded the weekly envelopes and made their payments in lump sums on or near the days which they had selected. This church was well satisfied with its efforts. The pledges were secured through a special Sunday program followed up by a canvass of those who had not pledged.

Sustaining Memberships

The First Christian Church of Plymouth, Pa., sought to raise $5,000 for its budget through the sale of sustaining memberships. These memberships were printed on bond forms with twelve coupons, one for each month. For instance, if a member subscribed for a $25 membership, one-twelfth or $2.09, would be due on the first of each month. The coupon could be clipped and placed with the amount on the collection plate.

SUSTAINING MEMBERSHIP



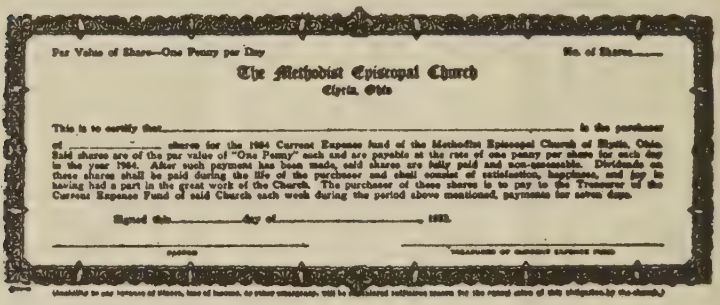
ONE OF THE CERTIFICATES

Penny Shares

This plan originated in the First Methodist Episcopal Church of Elyria, Ohio, under the ministry of E. J. Bond. The plan is to finance the church by having the members buy shares in the current budget. A share costs one cent per day. A member may subscribe for one share, or as many more as he wishes.

To show the effectiveness of the plan we can study the results in the Elyria church. That church has approximately 1,700 members. If that number would average one share each, the total amount raised would be $6,205. If the members could average three shares each, which seems very modest, the church would have nearly $20,000 for its annual budget.

Stock certificates were issued to members as they subscribed and each was given a cardboard bank for a money container.



Par Value of Shares—One Penny per Day

No. of Shares

The Methodist Episcopal Church

Elyria, Ohio

This is to certify that _____ is the purchaser of _____ shares for the 1934 Current Expense fund of the Methodist Episcopal Church of Elyria, Ohio. Said shares are of the par value of "One Penny" each and are payable at the rate of one penny per share for each day in the year 1934. After such payment has been made, said shares are fully paid and non-assessable. Dividends on these shares shall be paid during the life of the purchaser and shall consist of satisfaction, happiness, and joy in having had a part in the great work of the Church. The purchaser of these shares is to pay to the Treasurer of the Current Expense Fund of said Church each week during the period above mentioned, payments for seven days.

Signed this _____ day of _____, 1933.

_____ _____

(payee) (treasurer or assistant treasurer name)

(Inability to pay because of illness, loss of income, or other emergency, will be considered sufficient reason for the repayment of this obligation by the church.)

ONE OF THE PENNY SHARES

Collection Plates Eliminated

Many churches have found it an advantage to dispense with the passing of offering plates and to permit the placing of gifts in some other way. The Highland Park Presbyterian Church of Denver, Colo., tried this some months ago. The church officers saw that the generous gifts were presented in envelopes while the pennies, nickles, and dimes were in full view of the audience. They felt that this was poor psychology. So they devised a new plan.

Two boxes were placed in the church vestibule, one for the men and one for the women. This promoted some good-natured rivalry. The congregation took the change in good spirit and an increase in giving was noted at once. Incidentally it was discovered by the pastor, Elmer J. Larson, that the people gave more generously at the conclusion of the service than earlier.

Chapter 5

SECURING COLLECTIONS ON PLEDGES

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SECURING COLLECTIONS ON PLEDGES

He was a wise minister who said, "Getting pledges is one thing, collecting on them is another." During the first years of the depression churches suffered much from non-payment of pledges made. In subsequent years there has been more conservative pledging and a corresponding decrease in collection losses. But an adequate accounting and collection system is necessary for any church that must realize all of its resources.

Honest Accounting

The first step in getting payment on pledges is to install and maintain a satisfactory system of keeping records. Almost as necessary is some plan to let the congregation know that such a system is being used. Carelessness in bookkeeping is responsible for the breakdown in morale in many churches. There are many places for leaks in the church financial system. These should be remedied and the congregation informed as to the plan used.

Let us follow the money in the average church to see just how this principle can be applied. We will start with the church service. The ushers place the money on the altar. From there it is to go into the treasury. But before going into the treasury it is necessary that it be counted and proper crediting be done.

One of the simplest ways is to have a committee from the church board meet at the close of service and count the money. As currency is removed from the envelopes

the actual amount inclosed should be marked on the envelope. After the money has been counted the money and the amounts indicated on the envelopes must balance. A simple pad can be made up which will furnish receipts for auditing.

CHRIST MEMORIAL CHURCH

WEEKLY FINANCE RECEIPTS

Envelopes

1. Local Church _____

2. Benevolences _____

Additional Currency _____

Special Offerings _____

Total

Received _____

Financial Secretary

Date _____

If there is one treasury, the entire amount can be turned over to the treasurer, while the envelopes, properly annotated, go to the financial secretary for his books. If the treasurer is also the financial secretary the entire amount, together with the envelopes, will be turned over to him for the proper receipts.

The next step is the record of individual receipts. There are several good systems available for recording the weekly contributions. Any of these will work if the financial secretary will do his part. Most of them provide spaces for the amounts to be recorded each Sunday as they are received.

Some secretaries err by recording the contributions according to date on the envelope. This is incorrect. In case of error it makes it much more difficult to check the

books. Recording contributions by dates received is much better. If a contributor who gives fifty cents per week puts three envelopes, with the proper amount inclosed, on the plate on one Sunday the records should show that he contributed $1.50 on that Sunday and not on the dates on the envelopes.

Reports to Contributors

In order to keep up collections and to render an accounting to contributors, a periodic report should be mailed showing the contributions received during the period. The usual custom is to send out quarterly reports. Some churches use monthly reports. The monthly reports are probably more effective. In a test made of several churches, however, we found that the additional collections made through the monthly statements were not great enough to justify the additional expense in clerical help, stationery, and postage.

The most effective system today is to send out a regular quarterly statement showing the amount of the pledge, the money paid during the quarter, and the amount due. Having done that, seek to find some way to bring up collections from delinquents who have not responded to the quarterly statements.

The type of system to be used will depend upon the local church situation. If the church is large enough to have an office secretary who has been trained in business methods, any system adopted should probably correspond to customary business procedure. If the work of recording is in the hands of a voluntary worker, simplicity should be the keynote.

One plan of quarterly receipts requires a statement to

be made out from the record of weekly receipts. It is a simple form something like this.

Date _____ Account No. _____

CHRIST MEMORIAL CHURCH

CLEVELAND, OHIO

Name _____

Address _____

Pledge for quarter _____

Paid during the quarter _____

Amount still due _____

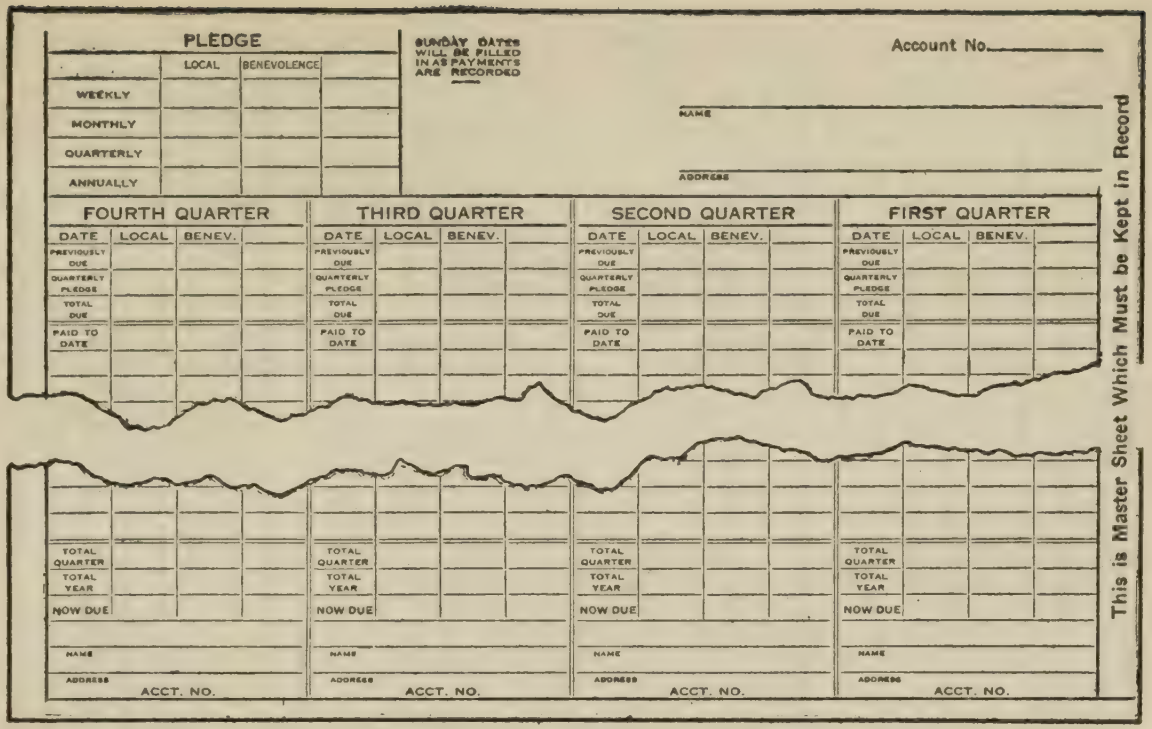
Due from previous quarter _____

Total amount due _____

A second form, which is to be preferred, has a weekly receipt sheet with a carboned back and a duplicate sheet. This latter is placed under the first or master sheet receives each impression or recording. At the end of the quarter all that is necessary is that the report for the quarter be torn off, name and address filled in, and mailed to the contributors. This simplifies the effort and labor. In addition the contributor can see his church attendance and contributions at a glance. If he is absent for a Sunday and puts in two envelopes the Sunday following, the record shows it very clearly. Simplicity and ease of operation make this a most desirable form for most churches.

Bringing Up Collections

It is too much to hope that a simple quarterly statement will settle the difficulties of collection. It would be a miracle if it should for a church. It certainly does not



A CHURCH RECORD FORM WHICH RECORDS CONTRIBUTIONS AND MAKES A CARBON COPY FOR THE CONTRIBUTOR. AT THE END OF EACH QUARTER THE REPORT IS DETACHED AND MAILED THE SUBSCRIBER

for a business house. After the statements have been sent out there is still a lot of work to bring in stubborn pledges. This is characteristic of the day in which we live. There is no one reason for this, but several—perhaps as many as there are types of givers.

For instance, some people who pledged do not have the money. Financial reverses are common in these days. I cannot believe that any church or any minister desires to put pressure upon people who have no money to give. A situation like this becomes a pastoring job. I do not mean for the minister, alone. It is for the finance committee as well. Each case should be taken up separately to see what personal factors are involved.

There is one rule which should be observed. No church is so much in need of money that it should try and get it from people who have no money to give.

This does not, by any means, include all the contributors. There are other reasons than poverty for the nonpayment of pledges. Some are careless. Some have grown delinquent in church attendance. Some have been offended by the minister. And I have even heard it whispered that there are some people who take advantage of a time of depression to avoid their own moral responsibilities.

So after the quarterly statements have been sent out take up the individual cases. Let the finance committee meet with the pastor around the table. A name is presented and its relation to the church presented. If the committee agrees that an effort should be made to collect the arrears, the name can be assigned to an individual who will seek to secure the collection either by telephone or mail. If it is a business associate who has become care-

less, a brief talk over the telephone will usually bring results. If it is a grievance which must be ironed out, it will take more energy and time. But the quicker an attempt is made to bring it out into the open, the better for all concerned.

Adjusting Pledges

Many churches have the problem of adjusting pledges which have run over a long period of time. In one church a building fund campaign was conducted before the depression and oversubscribed. But it was not easy to secure collections during the depression months. Finally the official board of the church decided to go to the individuals and see just what basis of adjustment might be made which would meet their new situations. In some cases the pledge was reduced as much as one-half, but immediately there was a new start on the payments.

There is a question whether any church should carry deficits in local church budget pledges into the statements of succeeding years. Such a course might have been productive in pre-depression years. But there are many people in arrears who worry about their indebtedness. To agree to wipe out the past for a new start will be the best thing that the church can do in many situations.

Special Pay-Up Services

Special efforts made to secure pay-ups in seasons or services are usually successful. A pay-up campaign launched immediately after the summer vacation has a splendid chance of success. If it is tied in with an attendance campaign, so much the better.

The Christmas or Easter season may also prove a most effective time for such an effort. The end of the year always has an appeal for the pay-up of the individual's indebtedness to the church. Any attendance campaign which brings people to church always brings in money on arrearages. That leads to the conclusion that if one will build an effective loyalty campaign the money will take care of itself. Sometimes the best financial policy is to talk very little about money.

Building Confidence

Consistent, honest efforts to keep collections up to pledges builds, rather than destroys, confidence in the church. Members do not usually care for carelessness or indifference in the finance affairs of the church. Christian courtesy must, of course, prevail. But systematic regularity also counts.

The books of the treasurer and the financial secretary should be submitted once a year, before the annual meeting, for an audit. The more thorough the work, the better. In addition it is a wise church which plans to bond its financial officers. The cost of this is but $5 per year for a bond which will cover $1,000. Such bonding does not place the treasurer under suspicion, but it does convey a feeling of stability and reliability to the congregation.

Envelopes Used to Record and Encourage Church Attendance

Many churches have found people staying away from the services because they cannot give. They feel that they

are conspicuous, by their non-contributing, when the collection plates are passed. To overcome this, some churches recommend that all members take envelopes, whether or not they contribute. They are asked to place the envelopes on the collection plate, and thus record their attendance at the services. Freed from embarrassment in this way, there has come immediately an increase in the church attendance.

Securing Pay-Ups Through Publicity

Many churches have found that by giving publicity to the names of those who keep their pledges up to date they can secure a pay-up on the part of delinquents. This publicity may be through the reading each quarter of the names of those who are paid up to date or by their publication either through a list on the bulletin board of the church or in the weekly church calendar.

The plan is old and is usually effective. While the publicity is usually given to the names of those who pay up, it indirectly calls to mind the delinquents. There is a sort of social pressure put on them to get their names on the list.

There are dangers in the plan, too. It may put too much pressure on some who, through financial reverses, have no money to give. At the same time it gives some others too big an opportunity to exalt themselves before the congregation.

St. Jerome, back in the fourth century, was familiar with this method of getting payments and makes rather shrewd comment regarding it. He said: "Thieves and oppressors make their oblations, among others, out of

their ill-gotten gains, that they may glory in their wickedness, while the deacons in the church publicly recited the names of those who offered."

This method will get results, but use it sparingly.

Old Chinese Custom Still Good

This method has helped many churches secure pay-ups at the New Year season. A notice is sent out which, at the top, bears a Chinese slogan. Below is the interpretation. It is a gentle reminder that Christians might keep the Chinese custom and pay all debts at the beginning of the New Year.

CARD LETTERED WITH CHINESE

中國人的習慣

在我們中國有一条常慣的例，似下樣所錄的：每年近年晚時，各人要清結他們所欠的債項。 凡係正直的人，皆遵守那条習慣常例，因他們想元旦開首，身上不負一些舊債項。

我很望你們對於這件事，想一想。

Here is the translation:

A CHINESE CUSTOM

There prevails in our country a custom which is like this:

"At the end of the year our people have a campaign to clear up all debts. All good Chinamen make a practice of paying their creditors what they owe so as to start the new year free from debt."

Think this over

Don't you want to follow this custom in regard to your Church debt?

Amount due to January first $.....

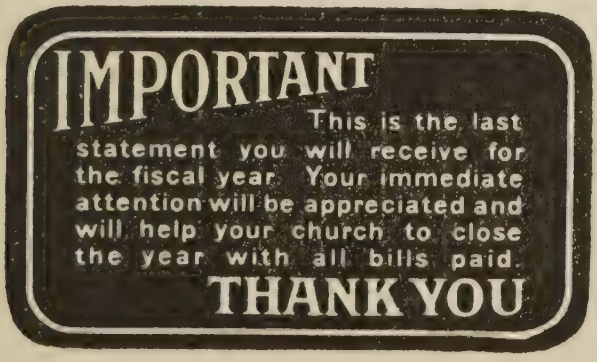
Amount paid to January first $.....

Amount now due $.....

Aids to Pay-Up

STICKER GETS RESULTS

A sticker in red, attached to the final bills of the Church year, has proved very effective in speeding up returns.


IMPORTANT
This is the last statement you will receive for the fiscal year. Your immediate attention will be appreciated and will help your church to close the year with all bills paid.
THANK YOU

PAY-UP ENVELOPE

This special copy on an envelope has helped to secure past-due moneys:

HELLO! .....

Just a minute!

This is Lee Yocom.

If you will kindly put $.....in this envelope and place in offering Sunday or send to Miss Mae Johnson, YOU will be marked PAID UP to .....19..... Thanks for making the work of Your Finance Committee lighter.

FIRST METHODIST EPISCOPAL CHURCH

Chapter 6

SEASONAL OFFERINGS

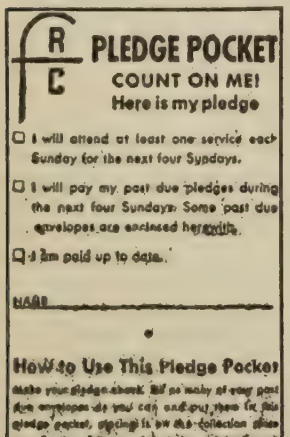
Chapter 6

SEASONAL OFFERINGS

Every churchman knows that there are certain seasons when offerings come more readily. These can be used to get pay-ups on church pledges or for additional offerings that may be desirable. To the historic days, such as Lent, Easter, and Christmas, other seasons may be added. The suggestions used here give an idea for the use of the seasonal appeals.

Fall Pay-Up

Summer is the difficult period for most churches. Attendance is reduced by vacations and other considerations. Small attendance is always reflected in small offerings. Churches need money at the beginning of the fall months. An appeal mailed out asking for pay-up on past-due pledges will usually bring in a good amount of money.


R
C
PLEDGE POCKET
COUNT ON ME!
Here is my pledge
☐ I will attend at least one service each Sunday for the next four Sundays.
☐ I will pay my past due pledges during the next four Sundays. Some past due envelopes are enclosed herewith.
☐ I am paid up to date.
NAME
How to Use This Pledge Pocket

THIS PLEDGE FOR A PAY-UP IS IN THE FORM OF AN ENVELOPE. ON THE FACE IT CALLS FOR A PLEDGE BOTH OF GIVING AND ATTENDANCE

If that appeal is combined with an attendance campaign, the results will be doubly satisfactory. One method of appeal provides what is called a "Pledge pocket." It is simply a pledge printed on a good-sized envelope. The signer agrees to attend services during

the four weeks designated and, in the same weeks, to pay up his past-due pledge. The envelope offers a convenient method which will permit the user to put his offering envelopes, with currency inclosed, into the larger envelope or pledge pocket. This can be turned in as his pledge.

Thanksgiving

Thanksgiving offers a splendid time for a special offering. Most congregations can be appealed to at this season. The offering may be raised through special envelopes or contribution boxes.

Christmas

A gift to the church and its program at Christmas is almost taken for granted. One of the most effective ways is to distribute envelopes several weeks in advance. These are designated for the special Christmas offering.

Some churches have used collection banks or boxes very effectively. A cent-a-meal plan or a special-weekly-contribution plan for this season is appropriate.

Post Christmas

The season immediately following Christmas is a fine time to send out requests for pay-ups on the regular church pledges. For some reason people seem to have money at this time and the spirit of generosity is strong.

Lent

The Lenten season is one for self-denial offerings. Day-by-day collection devises, such as envelopes, mite boxes, and cent-a-meal banks, are very effective at this season.

The containers should be in the hands of the members before Ash Wednesday with some simple instructions for their use. They may be collected on Good Friday or Easter. Much more money will be secured through a Lenten program which may culminate at Easter than simply an Easter appeal with one large offering on that day.

One cent per meal during the weeks of lent will produce $1.30 per bank; if one hundred people keep this schedule, you have a special fund of $130. This three cents per day should be a minimum.

Post Easter

This is a good time to secure payment of past-due pledges. A statement to delinquent subscribers should be ready for mailing the week after.

Easter to Pentecost

Following Easter, the church has some seven weeks in this period to carry its program well into the summer. In this period will come Mother's Day and possibly Children's Day. The main emphasis of the season should be placed on attendance. This attendance will do its part to keep offerings up through the period. Special offerings are possible on Mother's Day and Children's Day through the use of envelopes.

Pre-Summer Pay-Up

Sometimes the membership will respond to a pre-summer appeal for a "pay-in-advance" movement to help the church through the difficult months of the year. To secure this co-operation state the simple facts frankly to the congregation. Expenses go on though the congregation

takes a vacation. If one can pay in advance his pledges that will be due during the summer, it will make possible the payment of the minister and current bills.

A special pay-in-advance Sunday can be established. The last Sunday in June is a good time and the last effort before summer be made to bring in the collections.

The following letter was mailed to members of the First Presbyterian Church, Fremont, Nebraska, on July 9, 1935. With the letter went a reply card and a return addressed envelope. The total cost of printing and mailing was $14. By July 23, $300 had come in as a result of it. You might find something like this worth while about now.

THE PRESBYTERIAN CHURCH
RALPH V. GILBERT, MINISTER
FREMONT, NEBRASKA

July 9, 1935.

Let's Smash the "Summer Slump"

The "summer slump" is always an anxious time for your Board of Trustees. Believe it or not, but it is a time when expenses are larger than usual.

Two years ago we closed our books with a small deficit of about $400—and we were lucky that it was no larger! A year ago, the Manse was roofed, at a cost of about $300. This spring it was painted at a cost of about $150. None of these items were taken care of in the budget.

In addition: About this time of year we are faced with a number of rather large items—the cost of the "Manual," General Assembly dues, the Church's share of the pastor's pension, and the Vacation Church School. These items will total about $500. They are taken care of in the regular budget and secured by pledges.

But pledges are not money until paid! And that is the purpose of this letter. WE ARE NOT ASKING FOR "NEW MONEY"; simply an immediate payment, the same to be

credited to your pledge.

Will you be one of a hundred people who will contribute $5? Think what that will mean to your Church. And remember: we are simply asking for an advance on your regular pledge.

Times are definitely better and will continue to improve. We have prospects for a wonderful harvest. As the Church suffered during the depression it ought to share in the improvement.

As a Board, we are definitely committed to the proposition that *KEEPING out of debt beat's GETTING out of debt.* Will you help us in this?

Mail your check this week. Or, bring it to Church next Sabbath and place it on the offering-plate before we sit down at the Lord's Table. And so we shall be able to approach the autumn with a clean slate.

Sincerely,

CLARK DRAPER, *President*
Board of Trustees
L. R. CRECIENSE, *Chairman*
Finance Committee
R. V. GILBERT, *Pastor*

"We must meet our obligations to the Church if the Church is to meet her obligations to the world."

VACATION OFFERINGS

This may seem to many to offer but a slim chance to get money. Yet it will produce. Urge the members to keep the church in mind during the vacation weeks. A day-by-day offering envelope, a cent-a-meal bank, or some other device which one can carry with him will help to promote regularity in giving.

GETTING A ONE-HUNDRED-PER-CENT RESPONSE

Rev. Robert L. Armor, of the Pattillo Memorial Methodist Church, Decatur, Ga., used a rather clever approach last Easter to secure a one-hundred-per-cent response in

what the church called its "Co-operative Easter Offering." He sent out a letter which carried also an envelope. In the envelope was a brand-new cent. Regarding this he said:

> I am mailing a special offering envelope to you and to each member of our church. In this envelope is a new penny fresh from the mint. It has never been in circulation. Its first use is for our living Christ. This penny is my part of our co-operative offering. "What," you say, "our pastor giving but one penny?" But listen! We have about six hundred members. That makes my offering $6. Let your love for the Church, your sense of fairness, and personal responsibility, guide you as to the amount of your offering. But remember that I have guaranteed that every member will respond. If you fail, I will fail. At least every member can make my offering for me.

Of course the person who will put but the one cent he has received into the offering would be the exception.

Chapter 7
EXTRA BUDGET MONEY

Chapter 7

EXTRA BUDGET MONEY

After the budget has been adopted and the Every-Member Canvass successfully completed, the average church, in these days, will still find itself in need of money. The official board, under pressure, has made the budget small to meet the probable contributions. But money is still needed, perhaps for a coat of paint, or a new furnace, an organ, repairs on the parsonage, or other items.

This section offers a variety of usable plans which can be adopted to your needs. It should not be necessary to point out that many of the devices described are intended purely for such supplementary funds and should not be confused with the plans for financing the budget. All of the plans in this section are based on actual giving. They are founded in Christian stewardship. There is a place for sales schemes, suppers and bazaars, in church life. Many novel ways of raising money by these methods will be described in the section "Money for the Societies." But in this section we are still dealing with the principles of Christian stewardship.

Memorials and Recognition Plans

These two plans are grouped together because the psychological appeal is similar. In a memorial plan a person is asked to make a contribution in memory of a loved one, the name of the one so remembered to be placed in some permanent form. Recognition plans make the same appeal, though the person to be so remembered is to be the donor.

Memorial giving through art windows, chancels, organs, and other necessary things in a well-appointed church are well known. There are few churches without some lasting memorials or gifts which have been secured in this way.

Memorials rightly selected, properly executed, and suitably placed have a place in any church edifice. The wise church leader probably carries in mind things which his church needs which may be secured through these gifts. Many times the donors are not connected with the church, but wish to honor their relatives who, at one time, did belong to the church. Here is an alphabetical checking list which will help you to see the possibilities in memorial gifts. When money for these items is not available in the budget, try to find a donor.

SUGGESTIONS FOR MEMORIALS

( ) Altar
( ) Altar Furnishings
( ) Baptismal Font
( ) Bell
( ) Bible
( ) Bible Marker
( ) Book Golden Memories
( ) Bronze Tablets
( ) Bronze Doors
( ) Bulletin Board
( ) New Chancel
( ) Chancel Furniture
( ) Chapel
( ) Communion Service
( ) Communion Service (Private)
( ) Cross (illuminated)
( ) Brass Cross for Altar or Communion Table
( ) Drinking Fountain
( ) Hymn Books
( ) Hymn Announcement Board
( ) Lights
( ) Library
( ) Offering Plates
( ) Organ
( ) Phones for the Deaf
( ) Paintings
( ) Piano
( ) Reredos
( ) Tower Chimes
( ) Vestments
( ) Windows

In order to secure such gifts it is well to create the spirit of expectancy through constant mention of the fact that gifts will be received. We have seen a very attractive wall card which some churches hang in the foyer of the church in which a list of such memorials is suggested. This indirect publicity should be followed up, if necessary, with a suggestion to the proper person, at the proper time.

Book of Memories

An extension of the memorial idea is found in the Book of Memories which has been adopted by many churches. A Book of Memories is a beautifully bound book of lasting value which has its individual pages dedicated to former members of the church. It is surprising how few churches have adequate lists of their departed members. The way in which the names of deceased members are erased or scratched off from the church roll is oftentimes scandalous. If the book does no more than correct that, it is worth while. But at the same time it may be a source of income.

The dedication of the book may be tied up with the creation of a memorial fund. This fund should have some permanent place in the work of the church. It may go for the chapel, the chancel, an organ, or any other needed improvement just so long as there is lasting purpose in the gift.

Members and friends of the church are asked to submit the names of their own departed relatives that they may be placed in the book. Space should be limited to those who actually served in the church. As the names are placed on their pages an opportunity is given to make a gift to a memorial fund. The size of the gift may be

left to the individual. Small gifts should not be declined. It is much more important to have a complete list of the former members. Many times donors of the pages are generous. At other times their financial condition makes large giving impossible. The commercial features of the book should not be overstressed. It is first a memorial and secondly a source of income.

A day should be set for dedicating the book and a proper service used. Here is a suitable service that has been used in such services.

DEDICATION OF THE BOOK OF GOLDEN MEMORIES

RESPONSIVE READING

Pastor: This church of which each one of us is a part was made possible by human sacrifices and prayers. We have received it from the hands of those who loved and served. That their names and gifts may be constantly kept fresh in our minds and that their spirits may be with us in our common communion.

People: We dedicate this Memorial Book.

Pastor: The pages of the memorial will be a constant reminder of days of the past. They were courageous days, difficult days, happy days. We would share in that spirit and purpose of those who founded and carried on this work; hence,

People: We dedicate this Memorial Book.

Pastor: To look at the past turns our eyes toward the future. Our children and the children of our neighbors will one day be the churchmen who will carry on this work. Our names will be inscribed with the names of those whom you may this day read. That we may be faithful in our tasks of Christian stewardship to be worthy of this place of honor.

People: We dedicate this book.

Pastor: Let us pray: Almighty and everlasting God, our Heavenly Father. Hear us, we pray, as we present before

the altar of Thy Church this memorial to those who have lived, loved, and labored in the many activities of our busy church. Help us that we may properly appreciate the services they have rendered and the lives they have lived. May we keep constantly in our minds their contribution and devotion. Help us, our Father, that we may be loyal to the essentials of the faith they have professed, loyal to the organization they have so well established. Keep us constantly in the spirit of Thy Love that our own efforts as churchmen and churchwomen will make our names worthy to be kept, with theirs, in sacred remembrance, in this book of Golden Memories. Amen.

People: Amen.

HYMN OF DEDICATION

"For all the saints, who from their labors rest."

(William Walshom How.)

After the book has been dedicated it is well to lay it away in some safe place against a second memorial Sunday, when it will again be opened and an opportunity given for additional names. It might be well to have an annual memorial or All Souls' Service, making the opening of the book a regular procedure in the life of the church. The money raised each year, in this way, can be dedicated to some particular service.

Diagrammatic Memorials

This plan has its virtues either as a memorial or a recognition plan. It consists of taking the church building and reducing it to a diagram. The total amount of money sought is divided between the various sections of the diagram. For instance, a window may be valued at $10, a door at $25, a column at $10, etc. Donors are asked to contribute that amount and give the name of the person

to whom that particular part of the church should be dedicated.

The surprising thing about this is the appeal which such a plan has for marginal people in the church—I mean those who have some nominal connection either through affiliation with one of the societies or by having children in the church school. Families have been known to make gifts of ten, fifteen, or twenty dollars to have a door named after them when it has been impossible to get them to make a regular weekly contribution to the church.

Hymnbooks as Memorials

It has been shown that one of the best ways to pay for the needed new hymnals is through offering an opportunity to members to subscribe to a memorial fund. The name of the donor and that of the person memorialized are placed in the hymnbook. One of the most complete efforts of this kind is described in a publication entitled *How to Finance Your Songbook Purchase,* issued by the Cokesbury Press. This plan calls for a letter to go to the members and friends of the church, while an envelope is sent with the letter to be used in returning the contribution and the names to be used. The third item is the bookmark which will go into the hymnbook. The bookmark and the front of the envelope are identical. This permits the person receiving the communication to visualize the plate as it will appear in the book.

The letter used is brief and yet inclusive. It reads as follows:

FIRST PRESBYTERIAN CHURCH

LEBANON

Would you like to place a copy, or a number of copies,

of a new hymnal in our church as a memorial to some loved one? We will shortly purchase a new supply of CHURCH HYMNALS and each book used as a special memorial will bear a special bookplate bearing the name of the person to whom it is dedicated.

There is no limit to the number of books you may give as a memorial. All that is necessary is to place the proper amount in the envelope inclosed and fill it with the proper name. Then be sure that this is sent or brought into the church not later than next Sunday.

If you wish to remember more than one in this way simply inclose in the envelope a list of the persons to be memorialized, indicating the number of books for each. The cost is only fifty cents for each book used.

The envelope shows you just how your gift will be recognized in the books.

Very sincerely yours,

A plan very similar to this calls merely for a recognition bookplate which gives the name of the donor of the book. That plate may be very simple. It states:

This Book Is Presented to
FIRST PRESBYTERIAN CHURCH
by

_____

Recognition Certificates

A recognition certificate is really but a receipt. It may be printed in the form of a bond to make it impressive. Many times they are called bonds. A person giving ten dollars to the fund is given a ten-dollar certificate (a so-

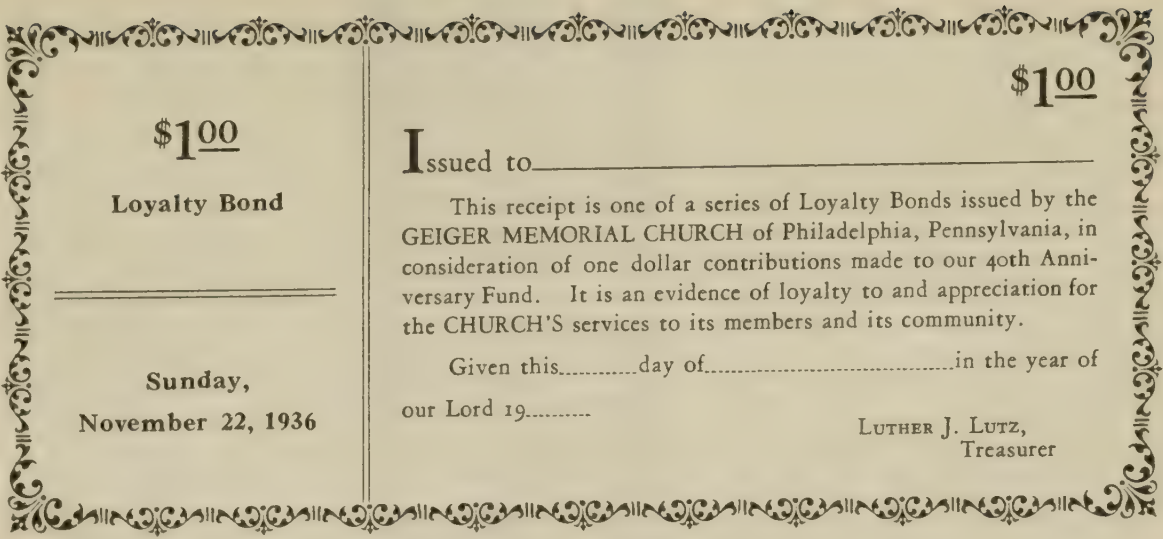
called bond) which identifies him as a giver. The bonds may be issued in series, to total the amount of the money needed.

The Central Baptist Church of San Francisco, Calif., some years ago carried this method to its logical conclusion, and I presume many others have followed the plan which it instituted. The bonds were printed with coupons, one for each month. The amount due on each date was printed on the coupon. This included the amount due on the principal and the interest which may have accumulated on the original pledge. The payments were due over a fifty-month period. Under this plan the amount due on a fifty-dollar bond was $1.24 each month.

There is an appeal in these certificates. In Chapter IV we give one instance where a church substituted coupon bonds of this type for the usual weekly contribution. It might also be adapted to capital funds where the amount desired is not too great.

A Midget Loyalty Bond

The First Baptist Church of Kinston, N. C., needed $6,000 and decided to raise it through the sale of Loyalty Bonds at one dollar each. Feeling that it would be more effective to offer a bond the size of a dollar bill, it had some prepared. The attractive receipt, for that is what it really is, was on a special engraved stock, green on the back and yellow on the front. Where one would look for really is, was on a specially engraved stock, green on the church. A fifty-dollar contribution receipted by these bonds makes a very impressive pocket roll.

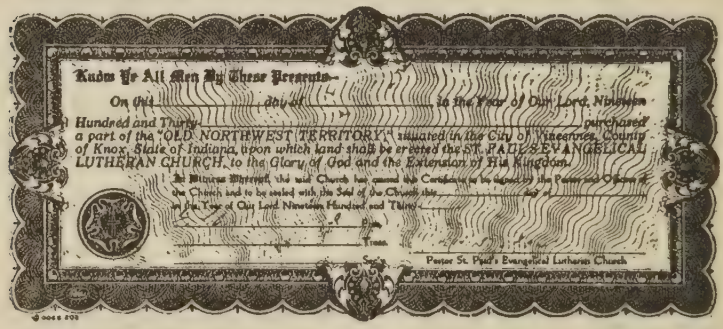

$1.00
Loyalty Bond
Sunday,
November 22, 1936
$1.00
Issued to
This receipt is one of a series of Loyalty Bonds issued by the GEIGER MEMORIAL CHURCH of Philadelphia, Pennsylvania, in consideration of one dollar contributions made to our 40th Anniversary Fund. It is an evidence of loyalty to and appreciation for the CHURCH'S services to its members and its community.
Given this day of in the year of our Lord 19
Luther J. Lutz,
Treasurer

A MIDGET LOYALTY BOND

Sells Old Northwest Territory

St. Paul's Evangelical Lutheran Church, Vincennes, Ind., is located in the old northwest territory. The church owns 14,000 acres of ground. Faced with the problem of raising money for a new building, it offered ownership in this property at a price of $1 per square foot.

A letter was mailed to members and friends which explained the plan. A certificate was also inclosed. The letter said, in part: "Will you please read the inclosed certificate, detach the stub, and mail with your remittance in the stamped self-addressed envelope? Keep the certificate as a memento of your participation in the building of this beautiful church."


Know Ye All Men By These Presents—
In the Year of Our Lord, Nineteen
Hundred and Thirty
purchased
a part of the "OLD NORTHWEST TERRITORY" situated in the City of Vincennes, County
of Knox, State of Indiana, upon which land shall be erected the ST. PAUL'S EVANGELICAL
LUTHERAN CHURCH, to the Glory of God and the Extension of His Kingdom.
In Witness Whereof, the said Church has caused this Certificate to be signed by the Pastor and Officers of
the Church and to be sealed with the Seal of the Church this
in the Year of Our Lord Nineteen Hundred and Thirty
Pastor St. Paul's Evangelical Lutheran Church

SELLS OLD NORTHWEST TERRITORY

Loyalty Stamp Books and Charts

An interesting variation of the certificate is found in a Loyalty Stamp system in which small stamps which represent a five-cent gift are pasted in stamp books. These books look something like a department-store stamp book, though they do not contain so many pages. Usually fifty stamps or a $2.50 contribution fill the book. Suppose a

church wishes to raise $500 for coal or some other item. It will issue five hundred dollars worth of loyalty stamps. At a five-cent value this would mean 10,000 stamps. The books are distributed and the stamps put on sale at the many functions of the church. They are in such small denominations that a child with five cents may invest in a stamp. A Sunday school class may decide to contribute ten stamps per week. In five weeks they have filled a book.

If this is carried to its logical conclusion, recognition certificates can be issued for each ten books turned in. The plan is effective and has raised hundreds of dollars for individual churches. One variation in which the stamps are used is through the use of a wall chart. This will be discussed under the head of Visual Appeals.

Visual Appeals

Using charts, pictures, and other visual appeals to secure funds is very old. Yet it is still good. In its simplest form it is simply a chart divided into a certain number of spaces, each space to represent the contribution of a certain amount. For instance, to raise $100, a chart, perfectly square, could be easily divided into one hundred small squares. Each square can represent one dollar. This could be placed on a blackboard before the congregation. As pledges are made the squares are checked off. If one contributor gave ten dollars, ten squares would be checked off.

Many variations from this simple chart are possible. An amount can be divided into ten-dollar squares, five-dollar squares, etc. The principle is essentially the same. Another variation is to have the chart made in the form

of a church, a building, the Bible, or some other figure. This adds local color and variation to the appeal.

The Loyalty Stamp method has been adapted to this visual appeal. A chart about 24 x 30 inches inside has the outlines of a church. The church wall is cut off into small stamp-size figures. It requires two hundred stamps to cover this chart. Thus two hundred stamps, sold at five cents each, will build the walls and tower of the church. If one hundred dollars is to be raised, ten of these charts placed on the walls of ten classrooms will probably do the trick.

Building the wall by the use of bricks is very similar. An outline of the church is made and the wall divided into bricks. Each brick may have the value of one dollar. This is essentially the same visual appeal which is described above. The following plans are variations of the visual appeal.

This Church Was Covered by Dollar Bills

A church at Somerville, Mass., had a replica of the church made to scale which stood five feet high. The measurements showed that it would take five hundred one-dollar bills to cover the exposed surface. A special service was planned, and well advertised in advance, to give the people a chance to pin a sufficient number of bills on the replica to completely cover it. This they did and added fifty dollars for additional good measure.

This Church Door Was Bricked

The Church of the Holy Comforter, Kenilworth, Ill., was faced with a $1,500 deficit. Then one Sunday morning when the worshipers came to the morning service they

found the entrance bricked. An usher directed them to a side entrance of the church. The rector explained to the worshipers that each brick represented five dollars. Each person who would contribute five dollars could remove one brick. Immediately following the service the unbricking started and this eventually led to an open door when the $1,500 was fully raised.

Signatures on the Brick Facing

One church which had its social hall faced with light colored brick permitted signatures to be placed on the bricks at five dollars each. After the signature was written in pencil shellac was spread over the brick to give it permanency. In a short time one wall was covered with names of those who had made their gifts and it will remain as a fairly permanent record of the contributions.

Removing the Dark Blight from the Church

This church had a debt of $650. The pastor first took a snapshot of the church. Then he had it enlarged to a size 14 x 16 inches. Over this picture he pasted a black disc which had been cut into sections with the monetary value of each section indicated on it. Above the picture, covered by the black spot, was a sign:

> A DEBT OF $650
>
> TAKE THE SPOT OFF THE CHURCH

As the pieces were purchased they were taken from the picture and this showed the church underneath. When the $650 had been paid the church itself stood out without any dark spot or blight.

Cut-Out Puzzle Pays Debt

Here is a church which needed five hundred dollars. It took a snapshot of the church which was enlarged to 14 x 16 inches. This picture was then pasted to some gummed paper, with the gum outside. Next it was cut into sections and each section priced, according to the size. As members bought the section they were permitted to paste them in the proper position on a mounted chart. When all the pieces had been put together the total amount of $500 had been raised.

Suitable for Piano

This above plan is especially suitable for piano or other instrument which can easily be reproduced in such a chart.

$5 Per Pipe Pays for the Organ

It seems such a natural thing that the wonder is that it has not been used before. Why not pay for the pipe organ by letting individuals pay for the pipes? The Wicks Organ Company of Highland, Ill., has announced that at five dollars per pipe 160 people can pay the entire cost of a small pipe organ. In order to help a congregation visualize the effort it provides small gold paper pipes. This is such a good idea that there will be many readers who will want to adapt it to their needs.

The Loaded Laborer

One church developed a very interesting mechanical chart to show the progress in paying off the accumulated indebtedness. A struggling laborer appeared at the left of the chart with a heavily loaded bag over his shoulder.

On the bag was marked the amount of the church debt. As payment was made on the debt the burden grew lighter and the laborer was able to climb up the path a little farther on his way. When the entire indebtedness was thus erased he was at the upper right-hand side free to go on his way. A slogan, "Help him up the trail." inspired people to giving.

Thermometer

The thermometer idea is an old one, but it is still good. A large thermometer is erected in some place where it may remain during the weeks of the financial effort. At the beginning the mercury is at zero. The tube is marked in divisions to accommodate the entire indebtedness. Slowly the mercury climbs as the gifts come in. Finally, when the debt is all paid, the mercury stands at the stop. The mercury climb is controlled in two ways, one of the simplest, and possibly the best, is to use a red paint and increase the altitude as the gifts come in. Some churches, however, arrange to use a tape which passes through a slot at the top and bottom of the thermometer. Part of it is red. As the gifts come in, the thermometer can be adjusted to the situation by simply moving the tape.

Moving Ships, Automobiles, Trains, Etc.

This plan uses a chart which may be stretched on the walls of the church. From the starting point to the end represents the amount of money to be raised. The object is moved, on wires or cords, across the course as the contributions are received.

This plan is one which can easily be adapted to a contest. It may be an automobile, train, or ship race with as many

entries as may appear desirable. The movement of the object, in this instance, indicates the amount of the contributions of the particular group which is sponsoring it.

Every-Member Devices

When the need of the extra money is sufficiently large it will probably be wise to organize an every-member canvass. For instance, if it is an organ that is needed, most of these catch-up schemes will not raise sufficient revenue. The organ may require more than the annual church budget. In this case the canvass should be held far enough away from the regular canvass so that it is an issue by itself. All the rules applying to the every-member canvass would apply.

There are variations of the every-member idea, however, which are applicable to the smaller, extra-budget moneys, which offer churches solutions to this problem.

Old Gold Crucible

This plan has raised thousands of dollars for churches. It offers an invitation for the church members to contribute discarded jewelry, watches, tie clasps, buckles, and other items which contain gold or silver. The value of these metals can be quickly turned into currency.

The government has established prices for gold and silver. In nearly every community there is a jeweler who will appraise and sell the metal that is turned in. He acts as a government agent and is entitled to a small commission for his work.

It is well to select a specific month to be known as "Crucible Month." Place a receptable in a prominent position to receive the contributions. An old cast-iron

kettle makes a good container. Donors may attach cards bearing their names if they desire. After each service the items should be placed in some safe place until ready for sale.

Not only solid gold but gold-filled and gold-plated items may be used. The jeweler will grade and weigh them. The value of such discarded jewelry mounts up quickly.

Church Calendar Project

The First Baptist Church of Pittsfield, Mass., devised this plan which it called the "Church Calendar Project." It prepared a chart four by six feet in size which outlined the plan. At the top was the year. The year was divided into twelve months as shown by the diagram below. Then below each month were four weeks. Every third month, however, was to have five weeks to keep right with the calendar. One person was selected for the year; he was the director of the plan. Twelve persons were selected for the months, 52 for the weeks, 365 for the days.

Each person in the plan promised to give one cent per day for a special fund. The weeks were to collect from the days, the months from the weeks, etc. There were 430 people who took part in the plan. This made a total special offering of $1,569.50 for the year.

Payments were recorded on the chart. A small red star was pasted on the name of each person who had made payments for the quarter. When each of the days of a certain week had paid, the week was given a gold star. The month which had payments complete during the quarter was also given a gold star. Four gold stars meant a perfect year.

Debt Was Raised as the Blackboard Went Up

The Methodist Episcopal Church of Leonardtown, Md., had a church debt of $500. In order to make a visual appeal a picture of the church was drawn on a cardboard 26x30 inches. At the side of the picture the height of the building was scaled into 500 units. A black cardboard was hung in front of the picture. On an appropriate Sunday the congregation was told that the picture of the church was behind the blackboard, but that it could only be brought to view by making payments toward the debt. With each gift the board would be raised in proportion. One by one the pledges were made and the blackboard raised until the entire building was shown and the entire indebtedness raised.

The Mystery Hundred

Facing the need of raising a fund of $600, one minister conceived the idea of the "Mystery Hundred." The procedure for its introduction was as follows:

THE PLAN

First: A card bearing the following information was handed personally to each of the candidates for "Membership" in the Mystery Hundred.

1. THE MYSTERY HUNDRED consists of one hundred "secret-service" men who will agree to give one day's pay in January to help meet the deficit in our local church budget.
2. According to the spirit of Jesus who said, "Let not thy left hand know what thy right hand doeth," the gifts will be made privately and without ostentation. NO ONE BUT THE GIVER WILL EVER KNOW THE AMOUNT OF THE GIFT.
3. Your gift will be deposited in the MYSTERY HUNDRED CHEST at any Sunday service in Janu-

ary. The gift must be sealed in an unmarked envelope.

4. The Mystery Hundred Chest will be opened at the Mystery Hundred Banquet which will be served free to all members on the evening of January 31, 1933.

Second: Having read the card, the candidate was given a plain envelope across the face of which was written the Scripture quoted above.

Third: The Mystery Hundred Chest was a large tin document box with a slit cut in the top. In addition to the lock the box was sealed with two soldered seals between which was slung a small card which read, "These seals will be broken and contents counted at the Mystery Hundred Banquet. DO YOU BELONG TO THE MYSTERY HUNDRED?"

Fourth: No one but the solicitors knew until the night of the banquet who belonged. An element of mystery was maintained at all times. As the time of the banquet drew near the interest increased until everyone was talking about it. If anyone happened to question a member he was directed to the solicitor who signed him up at once.

Fifth: The banquet, in this case, was served by the Ladies' Aid at no expense to the church. Thus all that came in through the chest was clear. A prominent speaker was secured, who likewise, when he heard of the plan, asked to be allowed to join to the extent of paying his own expenses from the coast.

Money for a Sinking Fund

Some years ago when Dr. Roy L. Smith was on an ocean liner bound for Europe he conducted an unusual ceremony. He came to the deck with a brick wrapped in paper. Written on the paper were the names of all who had contributed to a "sinking fund" to retire the church debt before he left his church in Minneapolis. With the captain as the presiding officer and a motion picture

camera clicking, the papers were unwrapped, displayed to the assembly, rewrapped, and hurled overboard. It represented the concluding ceremony of an effort to liquidate an indebtedness which had been hanging over the church for many months. It was sunk into the depths of the sea. Here is an idea which many ministers can use. If he is leaving for a sea voyage, what could make a better present than to remove the debt before the boat sails and then let it be sunk in this way?

Fifth Sunday Dollar Day

The Baptist Church at Valley Station, Ky., made a discovery that there is a fifth Sunday in every third month. To capitalize that, it planned for a special offering for additional church school rooms on that day. Appropriate envelopes were distributed with instructions to save up the coins for the special offering. Each pupil was asked to try and make a dollar offering on the fifth Sunday. The appeal was very effective. The average attendance at the church school is about two hundred. Each dollar day brings in approximately two hundred dollars.

Dime-a-Week Club

One church found that if it could get one hundred members to join a Dime-a-Week Club it would have the $500 necessary for the interest on the church debt. It used coin cards which held ten dimes, and the money was collected through special collectors every ten weeks.

Raising Auxiliary Funds Through an Improvement Association

When Austin J. Hollingsworth was the pastor of the

Memorial Christian Church, Rock Island, Ill., he worked out a plan of associational organization which would raise money for special projects without burdening the church budget. The organization became known as the Memorial Christian Church Improvement Association. The purpose of the association is well stated in the constitution:

PURPOSE

It shall be the purpose of this organization to foster the general upbuilding of the Memorial Christian Church by developing business methods of the church and the creating of a reserve fund from which the present indebtedness may be retired and funds laid away with which to make future improvements on the church property.

It shall moreover be the purpose of this organization to increase good fellowship among the members. To this end a public meeting, preferably near the middle of the week, once every three months, conducted in the way of a banquet or social function, shall be held.

One could become a member of this association by subscribing for one or more of the improvement bonds which were issued in two denominations, $18 and $36. The payments were made on a monthly basis over a three-year period. Thus the member who subscribed for an $18 bond paid fifty cents per month for three years. That was his total financial obligation to the association.

Collectors were appointed to canvass the members each month for their payment. The original plan called for the sale of 35 of the $18 bonds and 35 of the $36 bonds. But the interest in the organization continued and new members were added from time to time. At the end of the first year of its history the association had retired an indebtedness

of $1,000, the cost of a new furnace, and had made the first payment on an $8,000 parsonage.

In actual practice an important part of the association was the meetings for fellowship. Both men and women are received into the membership and participate in the functions. Light refreshments are served at the social meetings, the cost of these being borne by the association rather than by special assessment upon the members.

Self-Liquidating Shares

Where some source of revenue is assured by a project, it can be financed through the sale of self-liquidating shares. A bowling alley, for instance, is of this type. The church or society can finance it through the sale of shares issued in denominations of five dollars. One can buy as many shares as he desires. The agreement is that every six months an accounting shall be made and that payments be made both on the principal and for interest. The average bowling alleys will pay for themselves in the two-year period under this plan.

A good form for this is as follows:

1 Share Value $5

FIRST METHODIST CHURCH BOWLING ALLEYS

This certifies that the holder has invested five dollars in the bowling alleys of this church. On this investment he is to receive interest at the rate of six per cent per annum. The earnings of the alleys will be used to retire the outstanding shares in the order prescribed by the trustees. Accounting, with payment of interest due, will be made every six months.

This plan may also be used with equipment such as motion picture projects where entertainments may be given as a source of revenue.

In the case of mimeographs, multigraphs, and printing equipment the plan may be used with some variations. The church will agree to charge itself with the work done by the equipment until such a time as the outfit is paid for. The money received from the church goes to the holders of the self-liquidating shares. When they have received their money back the property belongs to the church without any restrictions.

Collection Devices

The lowly mite box is making a new appearance in these days. The cent is no longer scorned in church finance. When the average gift of church members in America is but four cents per day, it is time to use plans to secure these elusive little coins. The mite box, however, is taking new forms.

Cent-a-Meal Banks

These take a variety of forms. Sometimes called "The Master's Pence," or "God's Pence," they have their appeal. In the Presbyterian Synod of Ohio under the name "The Wee Cans" they have raised thousands of dollars for the benevolent work of the church.

They may be square wooden or cardboard boxes, or circular boxes with metal ends, or all-metal boxes. Their use is the same. It is to encourage systematic giving in small amounts. One effective bank of this kind not alone urges the giving of a cent at each meal, but also carries some simple forms of prayers for meals.

Cokesbury Collection Boxes

A Beautiful Series of Money-Raising Devices

Lithographed in four attractive colors, size, 1¼x2⅛x3 inches. The use of these collection boxes will enable your school or church to raise money for all worthy enterprises. An appropriate illustration and verse of Scripture is inscribed on each box.

No. 1. Nursery Department
No. 2. Building Fund
No. 3. Mite Box
No. 4. Easter Offering
No. 5. Christmas Offering
No. 6. Missionary Offering
No. 7. Special Offering

Box No. 7 may be used for any purpose not covered in the rest of the series.

No. 8. Our Orphanage
No. 9. Lenten Offering

Price, 50 cents a dozen, $1.50 for 50, $2.75 for 100.

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ORDER FROM NEAREST HOUSE

Folding Banks

Ingenuity has produced several types of knock-down folding banks. These have a virtue over the solid type in that they can be mailed in envelopes. Then they can be assembled by the user. Once put together, it is impossible to remove the money without destroying the bank.

Coin Cards

There is a variety of card coin containers offered. These containers may be in the shape of a book, a star, a dollar, a boot, a hat, or what-not. Die cut openings provide for the coins. The main advantage of these is their portability. They can be carried in one's purse or pocket, ready to absorb the nickels or dimes as they are available in the course of the day's work.

Offering Envelopes

Attractive offering envelopes are still effective. The more attractive the envelope, the greater appeal it makes. For day-by-day offerings slot envelopes are available. They are sealed, with a protecting flap. Money can be placed in them day after day and the filled envelope turned into the church on the proper day.

Disappearing Coin Box

This is sometimes known as a mystic coin box. The money is placed flat in an opening at the top. A slide is pushed in and, presto, the coin has disappeared. It goes into the box, of course. When the box is filled it can be returned to the church, the money removed, and the box given back to the contributor.

The Lighthouse Rays

This plan, originally used for missionary offerings, is easily adaptable to any cause. A picture of a lighthouse is drawn on a chart or blackboard. Or, if one is available, a cardboard lighthouse may be secured. As birthday or other offerings are brought to the lighthouse, rays extend out from the light. If the lighthouse is on the blackboard, the rays are chalk lines. The amount of money contributed indicates the length of the line and the distance from the objective. If a cardboard lighthouse is used, a tiny thread may draw out paper rays to the length required.

This plan is very effective when used for missions, as the lighthouse may be pasted on a map and the rays extend toward the particular project, or projects, in which the group is interested.

Mile of Pennies

This is an old and very effective way of raising money. Special cardboard strips which will hold sixteen cents make one foot. One hundred of these stripes filled means sixteen dollars. One mile, or 5,280 feet, will mean $844.80; filled with nickels, they will bring in $3,432; filled with dimes, the income is $8,448.

The Master's Mite

This plan carries the cent-a-meal bank to a further development. The bank, itself, is circular and can be opened in the center. Around this a band is pasted so that the opening is not easily detected. It contains on the face a calendar for the month and prayers for meals.

The banks are distributed to members of the congregation with the request that offerings be placed in them

each day. At the beginning of the next month the filled banks are collected by callers and new banks, for the succeeding month, left. The used banks are emptied, the money counted. Then new banks are placed around them, carrying a new calendar.

Rev. J. S. Herold, Superintendent of Missions of the United Lutheran Church of Ohio, says of this plan: "Expectations and estimated receipts have been surpassed in every case where the banks have been used."

Moving the Minister

Memorial Christian Church, Rock Island, Ill., found that it cost seventy cents per mile to move the household goods of the new minister from his former parish. To finance the move it asked the members to underwrite as many miles, at that rate, as any desired. One could pay for one mile, five, ten, or more as he might wish.

Chapter 8
MONEY FOR THE SOCIETIES

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MONEY FOR THE SOCIETIES

Church societies, such as the Ladies' Aid, the Men's Club, and the Young People's Groups, are always eager to make funds. It would be impossible to list here all the ingenious ideas that are being used. But some of the lesser known plans are listed. In addition, we would call attention to all the plans listed in the chapter "Extra Budget Funds." Most of them will be of service to the societies. They have this much in their favor—they are all based on giving and not selling schemes.

Selling plans are to be commended when they also have social value. The old church supper was a distinct social asset to the church. Churches which abolished it have regretted their loss. At the same time the efforts of the members to raise money in this way have paid good dividends for religion. It has been told in verse form:

"They'd give a hundred sociables, cantatas too, and teas;
They'll bake a thousand angel cakes, and tons of cream they'll freeze,
They'll beg and scrape and toil and sweat for seven years or more,
And then they start all over again, for a carpet on the floor.
No, it isn't just like digging out the money from your vest,
When the Ladies' Aid get busy and says, 'We'll pay the rest.'"

Organization for Dinners

In many churches today the women of the church are divided into social groups and take turns in serving the dinners or meals. Membership in the church automatically

means membership in the women's organization. Each group holds its own social meetings and, in addition, at intervals has the responsibility for the monthly dinner.

Some churches solicit the food, keeping the entire revenue for the society; others buy the food and take only the profit on the preparation and resale. Local conditions determine this.

There are many variations of the church supper which are used. The ones given here are presented because they have been helpful to some individual churches.

Season Tickets for Dinners

The Broadway Temple, New York City, instituted a plan whereby dinners were held in connection with the mid-week prayer meeting. The charge for the meal is thirty-five cents. Through experience the church found, by issuing a ticket good for four successive dinners for one dollar, that both the women and the prayer meeting profited. It gave assurance of regularity of patronage which eliminated the usual fall-off on the bad nights.

League of Nations Luncheon

There are many variations of this. Some of the novelties will be of interest. Each person entering the dining room is asked to pose for a passport. Immediately he is given a picture of some one in a foreign dress which has been prepared. The decorations of the room will show a foreign influence. The menu can very well represent various nations. Spanish rice, English pudding, American cheese salad, French rolls, and other items have a place.

This program can be varied still further by having a speaker who will represent and speak of a foreign country

or the missionary work of the church. Booths can be arranged for a bazaar. Such booths might include Chinese laundry, American country store, Italian novelties, French gifts shop, Dutch sweet shop, Japanese garden, and other features.

A Progressive Dinner

This is one which is served in four different homes, the guests moving from house to house. Between courses they move to the next locations. The plan of serving is as follows:

FIRST HOUSE

Fruit Cocktail — Cheese Straws
Stuffed Celery — Olives

SECOND HOUSE

Roast Lamb — Parsley—Buttered Potatoes
Buttered Peas — Rolls

THIRD HOUSE

Cabbage and Pineapple Salad
(or some other salad)

FOURTH HOUSE

Ice-cream — Sponge Cake
Yellow Words — Coffee

If desired, the guests can go to still another home or to the social rooms of the church for a social hour following the dessert course. The tickets are bought at the first house and punched for the various courses as they are eaten.

Table Itinerary

This is, in intent, the same plan as the preceding one; but the guests pass from table to table instead of moving

from house to house. One such dinner, which was based in the idea of seven, had seven tables with seats for seven at each table. The table arrangement was as follows:

TABLE ARRANGEMENT

	COLOR	COURSE
First Table	White	Cream of Mushroom Soup
Second Table	Brown	Roast Beef—Potatoes Gravy
Third Table	Orange	Buttered Carrots Asparagus Tips
Fourth Table	Green	Gooseberry Preserves Bread and Butter
Fifth Table	Yellow	Cabbage and Pineapple Salad Cheese Straws
Sixth Table	Pink	Fruit Gelatine and Cake Coffee
Seventh Table	Orchid	Mints

Trip Around the World

Another plan for a progressive dinner is to have a trip around the world. Each home that is visited has had the dining room decorated to represent a certain country. The food served is that of the country represented. Some suggestions for such a plan would be as follows:

Hawaii. Decorations: Palms. Food: fruit cocktails.
France. Tables set in front of a screen to represent a food shop. Food: Julienne soup with croutons and relishes.
Norway. Decorations: Evergreens. Food: Creamed codfish and boiled potatoes.

Spain. Decorations: Spanish shawls on the walls; waitresses in costume. Food: Boiled Spanish mackerel with butter sauce.

Italy. Decorations: Venetian scene. Music on the victrola. Food: Spaghetti with Italian sauce.

Germany. Decoration: To look like a rathskeller. Food: Pot roast.

Hungary. Decoration: Village scene with music on victrola. The Hungarian rhapsody or the Blue Danube. Food: Hungarian goulash.

Holland. Decoration: The walls can be covered with small paper windmills. Waitresses in costume. Food: Cheese and crackers.

Alaska. Decoration: White to represent snow. Food: Hot soup.

Switzerland. Decorations: Green mounds rising to the ceiling at one side to represent mountains. Food: Salad and sandwiches.

Mexico. Decorations: Mexican blankets and sombreros. Food: Hot tamales or chile con carne.

There is almost no limit to possibilities in this type of traveling progressive meal.

Orange Social

This is a splendid plan for a luncheon to be held in the garden or lawn. Trees can be transformed to look like orange trees by having oranges hanging from the branches. The food consists of sandwiches made of peanut butter and orange marmalade, orange ice, and orange-flavored cake. The oranges were picked from the trees and eaten by the guests, each guest paying five cents for each orange eaten.

Games to be played with oranges are easily arranged. An orange race based on the same principle as the old potato race can be used. Or a relay race in which a dozen

oranges are passed down two lines. The winning lines must pass the dozen oranges in the fastest time and make the fewest errors (drops).

Period Sociables

These are always interesting. Take the Civil War period, for instance. The guests would be asked to dress in clothes of the period. Some of the men would be in uniform. Both Federals and Confederates would be represented. There would be a sprinkling of Negroes serving. The musical program could be set up from the period. "Old Black Joe," "Carry Me Back to Old Virginia," "My Old Kentucky Home," and similar songs would fit into the plan.

This would make an excellent garden party, or it could be held in the social rooms of the church. The refreshments would be simple, possibly tea and wafers.

Other periods also lend themselves to this adaptation. One could deal with the Revolutionary period, another with the World War period, and so on.

Golden Rule Menus

These dinners have their origin in the principle of serving a very inexpensive meal, but charging the regular price for it. This leaves a large part of the revenue for some charitable purpose. Originally used to raise money for Armenia, it has wide usage. Many churches and church societies have been able to raise money for church debts and missionary work through the use of the plan.

The menus can be used either at a community dinner in the church or in the homes of individuals. Space permits but a few of the menus here. A much larger list may be

secured by writing the Golden Rule Foundation, Lincoln Building, New York City.

MENU NO. 1

Cranberry Appetizer
Macaroni Goulash Molded Beef Salad
Brown Sugar Biscuits Lemon Toast Pudding
Coffee or Tea

MENU NO. 2

Baked Spareribs with Sauerkraut
Mashed Potatoes Tomato Jelly Salad
Corn Bread and Butter
Baked Applesauce and Coffee

MENU NO. 3

Beef a La Mode
Harvard Beets Buttered Noodles
Hard Rolls and Butter Caramel Rice Pudding
Coffee or Tea

MENU NO. 4

Raisin Polenta or Mexican Rice
Mashed Squash with Bacon
Cabbage Salad with Relish Dressing
Hot Rolls Jellied Prunes Butter
Coffee or Tea

CAFETERIA SUPPER

These have become rather common, but they make for variety. The food which is to be served is placed on a long table. The guests pass along the table and select the items they wish. It is necessary to have a greater variety than when table service is offered, else there is no purpose to the cafeteria idea.

The prices are given for individual items, not for the

dinner as a whole. One pays according to the amount he eats. The prices can be adjusted to the costs of the various items.

Commercial Visits

During the past few years, in many cities, commercial houses have given financial inducements for church societies to visit their institutions. For instance, a local bakery might give twenty cents per person for all who would attend a certain party in their social hall. During the visit the host would have an opportunity to discuss his products and to create a friendly spirit toward them.

One of the later variations of this is for the commercial house to send speakers directly to the church society in the church or in the home of one of the members. Payment is made on the basis of those attending. These plans provide an easy educational way to raise money for the church societies.

Saving Coupons

Sometimes manufacturers of merchandise will enter into an arrangment with church societies in which they will pay a money bonus for coupons or wrappers from their merchandise. All the members are asked to save such coupons and contribute them to the common purpose. We have heard of churches which have really received much money from such plans.

Buying Out the House

Church societies have found that it is possible to make arrangements with the management of a local motion picture house to hold a benefit performance at a selected date. The society members sell tickets for that particular per-

formance and receive a stated portion of the money received from the sale. The picture is selected well in advance in order to avoid any criticism for the type of entertainment which may be offered. It is an easy way to secure money and may be repeated year after year.

An Art Tea

This plan will appeal to those who are lovers of art. A particular artist is selected for study on each occasion. For instance, it might be Rembrandt. One member is assigned to work up a talk on the artist and his pictures. The pictures which are to be discussed may be secured in reproduction from an art dealer or your denominational publishing house. Fairly good reproductions in an 8″x10″ size are available at from fifteen to twenty cents each. These may be used as the basis of the study.

The members will pay the usual amount for the luncheon. Following the talk they will be permitted to buy the pictures, paying just what they have cost. In this way the treasury is reimbursed for its original outlay and the returns from the luncheon are all profit.

Blue Bird Teas

As used in the Methodist Episcopal Church, Mount Pleasant, Mich., a Blue Bird Tea is a congregational-wide plan. One hundred women of the church invited four other women to their homes for the tea. The hostess provided the refreshments and each guest paid 25 cents. Four hundred women participating in the plan meant an income of $100 from this plan.

Invest Your Talent

This talent investment idea combines a good time with

a good plan to raise money. To start with each member is given a coin, possibly a bright new dime. This is to be invested and re-invested, the total amount raised to be brought to the meeting at the specified date.

The original money may be placed in an envelope with an announcement on the face of it. Something like this may be penned or printed:

To _____

Here is your talent,
A bright new dime;
Invest it for profits,
Return at right time.

The profits are to be brought to the meeting at the church on December 3. All money received will be used for the proposed new carpet.

Dramas and Entertainments

These are to be commended because they not alone produce a revenue for the society, but have educational and social values. Many churches now maintain their dramatic guilds which plan to put on several plays each year. The number of entertaining plays suitable for church groups is growing each year. At present there is a wide selection running from slapstick comedy to material with spiritual inspiration.

It is well, in planning drama, to try and capitalize the educational and spiritual values. The first demands may be for comedy, but societies using the method should not

stop there. Try to secure plays which are worth while and then give them honest production.

Many of the most popular plays are known as "royalty plays." That means that the group producing one of them must pay the publisher a royalty for its use. At first this will seem to deplete the revenue for the society. But, on the other hand, it is easily appreciated that such royalty is but honest compensation for the author and publisher.

There are many sources for plays. Among the best known are Samuel French, 25 West 45th Street, New York City; Walter H. Baker & Company, 41 Winter Street, Boston, Mass.; T. S. Denison & Company, 623 S. Wabash Avenue, Chicago, Ill. For purely religious and inspirational plays write Guild of Inspirational Drama, 404 Auditorium Building, Cleveland, Ohio, and the Abingdon Press, 150 Fifth Avenue, New York City. The Methodist Episcopal Church has established a department of costumes at 740 Rush Street, Chicago, Ill., which can supply, by rental, costumes for plays with Biblical or historical backgrounds.

Book Reviews

One of the astounding things of the past few years has been the growth of organizations for book reviews. In city, hamlet, and town folks are gathering to listen to some competent person tell about the latest and best books. Many societies have found such programs remunerative. The meetings may be held in either the afternoon or evening. Tea and light refreshments will be served in the afternoon, coffee and cakes at the evening meeting. A charge is made or an offering received.

Many organizations make it a point to secure good re-

viewers and pay for the service. Others use voluntary speakers. A series of such meetings can be planned to extend over a period of months. The combination social and cultural meeting has much to commend it.

Magazine Agency

Some societies have found a source of revenue in taking subscriptions for magazines. There are several reputable magazine agencies which will be glad to designate any person the society elects as its representative. This gives an opportunity for a commission on every subscription taken. All secular and religious magazines may be included.

When the magazine agency specializes in the denominational papers, it is able to kill two birds with one stone. It secures a financial return for itself and likewise furthers the cause of the denominational work. Any society wishing to secure agency concessions can write any periodical or direct to one of the several magazine agencies.

Entertainments are more informal in nature than the plays. They will probably consist of a variety of acts ranging from simple readings to musical renditions. The more pretentious may have an act as elaborate as a Tom Thumb Wedding or some other well-known act. As in the case of the plays an admission can be charged, thus assuring a revenue to the society which sponsors it.

Style Show

A style show offers an entertainment possibility either as one act or for the entire performance. The society will find that a local department store is glad to co-operate and will loan gowns and other articles from its stock. The

models are selected from the church itself. Many women get a big thrill out of thus serving as models and the department store succeeds in getting a display of its most attractive merchandise.

Hobby Show

Every one has his hobby. Under proper conditions he is willing to let others enjoy it with him. Some churches have found that a hobby show, rightly conducted, brings hundreds of exhibitors and thousands of paid admissions to see the exhibits. At the Presbyterian Church in Fremont, Ohio, one hundred and ten hobbyists brought six thousand articles to the exhibit. The church social rooms were turned into a museum. Amateur artists brought their sketches and paintings. Models of locomotives, airplanes, and automobiles were registered. One room was filled with home-made radios. Another had old quilts, laces, and similar items. More than one hundred different types of guns were on exhibition. There were stamps, banks, dolls, and many other things. Six hundred people paid one dime each to see the exhibits.

In addition to the admission charge there is an opportunity to sell refreshments, thus increasing the income.

Variety Auction

If properly organized, there is a lot of fun and a good amount of money in a properly conducted variety auction. There are really three stages in the plans. The first is solicitation of material. Through announcements and personal solicitation the members, and outsiders as well, are asked to contribute items which they have about the house which they can no longer use. This will bring in

chairs, clocks, beds, tables, lamps, bottles, and many other items.

The next step is to put this material in condition. It will require some organization and quite an amount of work to do this. Chairs must be glued, upholstered, and varnished. Irons need new cords. Tables must be painted. And so it goes. Each task must be assigned to the proper person. But many will volunteer for this sort of thing who cannot give money outright.

Then, properly announced, comes the auction. There is need for intelligent auctioneers. Material must be sold at a fair price. It is not at all unusual to find families buying back the articles they contributed. Now that they have been put in first-class condition they do not like to part with them.

In this type of auction there is to be found entertainment, money, and for many homes a good cleaning of the attic.

Burlap Rugs Sell

Some attractive rugs can be made from old burlap sacks. And most any store has such material which it will be glad to donate. The burlap is first washed and then cut in strips one and one-half inches wide with the edges raveled. Next it can be dyed in bright colors, red, orange, and blue. In Gallipolis, Ohio, the ladies of one church found a woman who was glad to weave the rugs at forty-five cents each. The retail price placed on them was $2. The church society collected the material, washed and dyed it, and then turned it over to the weaver. The rugs were sold readily with a good margin of profit.

Monogrammed Spread

This is an old project, but still an attractive one. Each member of the society is given a piece of unbleached muslin, twelve inches square. She gets her friends to write their names on this. Each person autographing it pays ten cents. The names are then outlined in bright-colored floss. The blocks are returned and the quilt is made, bringing them together. If there are forty-eight blocks to the quilt, and each block has ten names, there is a total of four hundred and eighty names, or forty-eight dollars. In addition there will be the amount which is paid for the quilt when it is sold or auctioned.

The Traveling Basket

This novel way will collect a considerable amount of money for the active society. To start the basket going several members put into it articles valued at twenty-five cents. Then it is passed from house to house. As it comes to the home of a member she selects one article desired and puts in twenty-five cents to pay for it. In addition she adds one article of the same value. This assures a constant change and variety. The receiving member must, within three days, see that the basket is passed on to the next person on the list.

Rose Sachet Bags

Rose petals may be collected and dried during the spring and summer. In the winter time they are fragrant and can be made into sachet bags. At two for a quarter they will find ready buyers at the church sale or bazaar.

The Patched Apron

A gingham apron which has been contributed is passed around to the various members of the society. Each one is asked to put on a patch and to put a coin or paper money under the patch together with her name. There is no end to the number of patches that may be applied, and each one will contain an amount of money. With a hundred patches a goodly amount of money will be received for the society.

Rummage Sale

Rummage sales have always been a profitable source of revenue. Members contribute for the sale home and personal items which they no longer need or use. These are placed on sale for some who may desire them. Sometimes a rummage sale is held in the church, the members and their friends participating as customers. Many times, however, they are held in a business building in some section of the town where there will be eager buyers. This plan is especially profitable in cities which have areas of underprivileged. The prices are placed within their reach, and the sale is not alone a financial benefit to the church, but, as well, aids those who might otherwise be deprived of some of these useful items.

Booth at Fair or Carnival

When county fairs or civic celebrations are held, some societies have found that there is profit in securing the space and maintaining refreshment booths or dining rooms. This is hard work, but the returns are correspondingly compensating. It requires a well-organized group, for the folks who come insist on service. But it can be compensating.

Chapter 9

MONEY FOR CAPITAL FUNDS

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Money for capital funds is the money that goes into the investment of buildings or permanent enterprises which should not be considered as an obligation of the annual budget. In the present time a discussion of such funds is practically limited, first, to the liquidation of present debts on church buildings and, secondly, money to be raised to be applied to some program of building expansion.

The years 1920-32 saw an enormous amount of church building. The buildings were financed through local contributions supplemented by mortgage loans. The mortgages were held by banks or were split up into smaller bonds and sold to individuals who believed that church mortgages offer a good investment. The debt on church buildings, as reported in the Federal Census of 1926, was $432,549,158. From 1926 to the beginning of the depression there must have been a large increase over this figure.

Up to the spring of 1932 churches had not suffered much from the depression. But effects were shown at that time. The following year, 1933, saw a tremendous falling off in church giving, but the low point was reached in 1934. The year 1935 saw the beginning of the recovery of church finance. During these years of depression hundreds of churches have failed to make payments on both the principal and interest due on their mortgages.

Many churches have felt that the serious situation called for an adjustment on the indebtedness. Banks were re-

luctant to make any adjustments so long as there was a possibility of collecting the full amounts. Gradually, however, there has been a lowering of the interest rate. In some instances the banks have reduced the interest rate to 3½ and 4 per cent. Other banks have preferred to make adjustments on the principal. One Cleveland, Ohio, bank, at the time of writing, in the process of liquidation, has permitted several churches to liquidate their claims at fifty cents on the dollar. This has encouraged the churches to new successful campaigns for giving and pledges.

The offer of any bank to discount the principal due for present payment by the church is an inducement which the members will accept. No blanket rule can be given. But any church burdened with a large building debt would do well to go to the bank and talk the thing through fairly and honestly to see just what kind of an adjustment can be made to meet the exigencies of the situation.

While many churches are struggling with their debts, some are planning to go ahead with new buildings. They are proving that it is actually possible to raise money in these days for needed improvements. The number of such churches, unquestionably, will grow with the passing of the months.

Use of Professional Help

The raising of money for capital funds many times is entrusted to a professional "fund raiser." The reasons for this will appear obvious. It is a specialized piece of work. The average minister may have occasion but once in his life to put on such a campaign. The fund raiser, at it the year around, has acquired knowledge and a technique which make his services very valuable.

The charge which he makes for his services is usually based on the amount of money raised. It is axiomatic that the amount raised by bringing in the professional help is much more than could possibly be secured without his help. So in reality he costs the church nothing. He pays his way.

As a rule this author would recommend the employment of professional help for this specialized work. The plans which follow have been largely adapted from a study of the methods of such workers. There are, of course, many instances where local leadership of sufficient strength is available to make the outside leadership unnecessary.

Plans for Sacrificial Giving

If a church can liquidate its indebtedness through outright giving on the part of its members and friends, that plan is to be urged over all others. There is no substitute for actual giving. It has been the basis of most campaigns for this purpose in the past.

The successful campaign for giving is built upon the every-member canvass idea. Such an organization may be basic to it. But, in addition, it has several other features. The publicity, of course, will center upon the improvements which are to be made. Then it is usually very effective to organize, in connection with the financial effort, a loyalty or consecration effort to build morale to the date of the pledges.

The technique of one campaign is described by its creator, Mr. H. H. Patterson, as follows:

PLAN OF CAMPAIGN

The first week is devoted to the organization of a sufficient number of the best men and women of the constituency into

captains and team members; the preparation of all printed matter and publicity; the carding, filing, and indexing of hundreds of prospective contributors including the entire church constituency and carefully selected citizens of the community and city at large; further analysis, planning, and execution which this week's close contact with pastor and people will reveal.

The second week is devoted to the issuing of letters to every prospective contributor; to coaching and training conferences for the entire campaign organization in the art of solicitation; to the formation of a preliminary nest egg of thousands of dollars wherein the expert engineers and executes personal solicitation; to the organization of the three departments known as Commissary, Home Service, and Church Nursery.

The third week is devoted to the actual intensive operation of the campaign by the organization, which convenes for a daily support and report from 6:15 to 7:15 o'clock, then from 7:15 to 9:30 the team members go two and two, calling upon assigned prospective contributors, reporting and receiving new assignments each succeeding night. These are the actual intensive campaign days at the end of which the goal is usually attained.

When the entire membership and constituency is given a definite task in the four departments of the campaign and then in turn brought into wholesome and happy contact with the community, there is bound to come a genuine revival in the church and a spiritual awakening in the community.

The expert is continuously upon the field for the three services to deliver a message of inspiration and to win the confidence and support of the congregation; to place the campaign upon a high spiritual foundation; to make necessary announcements of campaign procedure, but never uses a service designed for worship for money raising.

In this plan no services are used for solicitation or pledge taking, the services being kept for the purposes of worship and preaching.

Quite a different type is that which uses a Church Loyalty Crusade during a period of weeks, building the strength through existent church organizations. In this plan the final Sunday, known as Victory Sunday, may be used for the taking of subscriptions. As an illustration of this type of campaign I am reproducing a circular which announces the four steps to victory. This was used by the Fund-Raising Bureau of the Home Missions Council (Dr. A. F. McGarrah, Director) at the Archwood Congregational Church, Cleveland, Ohio.

MARCH 1

LOYALTY DAY

The Call to Loyalty

"Loyalty to Christ and to His Church" will be evidenced by a great response to this service. Let this be a service to create a spirit of consecration, interest, and enthusiasm.

Be sure to record your attendance by presenting your Roll Call Card to an usher.

As far as possible we want this to be an Every-Member-Present Service.

7:45 P.M.

Ladies' Night

A section of the auditorium will be reserved for the ladies. Ladies—this is your service.

Men—Come with them!

Speaker, Mrs. Lydia Lord Davis, of Oberlin.

MARCH 8

NEIGHBORS' DAY

The Influence of Loyalty

Friendly Service

Make your friends our friends. Let our loyalty reach out in friendship and fellowship. Each church family is asked to seek an unchurched family and bring one or more persons

as your guests to this service. Register the names and addresses of friends on cards provided for the purpose. Let us crowd every seat in our church.

7:45 P.M.

Men's Night

The men will occupy a reserved section of the main auditorium. The women are also expected to attend. Our special guest speaker will be Dr. Ferdinand Q. Blanchard, Euclid Avenue Congregational Church.

MARCH 15

PREPARATION DAY

The Way to Loyalty

Symposium

This is to be a "different kind of service." No sermon, but, well, wait and see. You will be interested. You will get a picture of "Our Church in Action" that is all we will tell you at present.

7:45 P.M.

Family Night

Entire families are requested to sit together at this service. Young people especially invited to this service.

MARCH 22

VICTORY DAY

The Pledge of Loyalty

Stewardship

This is the climax day in our Loyalty Crusade. Let us make it a really great day. Can we not make it as far as possible an Every-Member-Present Sunday? Let us behold the triumph of LOYALTY by sharing in a great spiritual and material victory.

Message by Mr. Tompkins, on "Partners with God."

7:45 P.M.

Gratitude Service

Mr. Tompkins will speak. Subject: "Poverty and Riches." Reports by Canvassers' Teams. We have rallied! Our "Gratitude Service." Come.

Services incidental to these Sunday steps were a Loyalty Crusade Service every Wednesday evening, a Men's Loyalty Dinner one night during the month, and a Woman's Loyalty Dinner on another convenient night. All things centered into the final Sunday. Pledges were received at the morning service and that service was immediately followed by a canvass of the homes of the congregation for the additional effort necessary.

Types of Publicity to Be Used

Among successful bits of publicity for use in these campaigns might be included:

Circular showing architect's drawings of the new buildings or improvements.

A questionnaire, giving in question-and-answer form the purpose of the effort, the amount needed, the terms of giving, and other data of this kind.

General sales copy directed at non-members which seeks to show the value of the church and its work to the community.

Emotional copy on the value of the church and something of its history.

Letters, on the letterhead of the church, giving the direct appeal. A table showing the percentage of income necessary to reach the goal in the effort.

Table of Giving

This latter item may need some explanation. One of the simplest efforts might say simply, "We will need two hundred dollars per member to reach the goal." This is obviously unfair, as financial ability varies. So some attempt should be made to equalize the apportionment. If an estimate of the total income of the church members can be ascertained or approximated, then the amount sought may be divided by the total income to determine the size of contributions to be sought. This will be based on the income of the member.

Assume that the improvement is going to cost $50,000, while the estimated income of the members is $250,000 per year. The pledges cover a three-year period. That means that $16,666.66 is to be raised each year. That means that this fund is going to need about seven cents out of each dollar of income to reach its goal.

A table can be prepared from this which will show the amount of the annual contribution if the total amount is to be raised. The items below are based on the seven-cent figure:

Income per year	Amount Necessary for Building Fund	Total 3 years
$1,200.00	$ 84.00	$ 252.00
2,000.00	140.00	420.00
3,600.00	252.00	756.00
5,000.00	350.00	1,050.00

Such a table as this requires that the membership see the cost of the enterprise as a tax upon their own incomes. It is no longer a matter of suppers and teas. It may have a sobering effect upon some enthusiasms. But the ultimate end is good.

Another type of table is that which compares the amount necessary for the special fund with the present giving of members. Such a table was used in the Second Presbyterian Church of Rahway, N. J., in its successful effort to secure pledges for a $10,000 organ. The table used in the publicity follows:

HOW MUCH IS MY SHARE IN THE FUND-RAISING PROGRAM?

The real basis for Christian giving is of course gratitude to the Master and His Church, and a sense of stewardship. Motives count more than amounts. The ultimate decision rests, of course, with the individual.

The committee has estimated, however, that in addition to other contributions from non-subscribers, contributions toward the Fund-Raising Program by present Duplex subscribers of the following proportionate amounts, would assure the success of the program:

Those giving 25c to 90c weekly to Current Expenses, 50c to $4 monthly to the Organ Fund.

Those giving $1 to $2.50 weekly to Current Expenses, $4 to $10 monthly to the Organ Fund.

Those giving $3 and above weekly to Current Expenses, $10 or more monthly to the Organ Fund.

These estimates are based on an assumption that present Duplex subscriptions are proportionate. Some will want to do more for the Organ Fund; some may not be able to do as much.

Length of Pledges

The conditions of the pledges will depend upon two things, the size of the fund to be raised and the strength of the local congregation. If the amount is $5,000 in a

congregation of six hundred members of average ability, probably the whole campaign should be based on cash payments. If it is $100,000, it is quite a different matter.

Experience has revealed that pledges to be paid over a period of three years can be collected with reasonable certainty. A longer period is not advisable. Conditions should be written in the pledge so that it can be paid in annual, quarterly, monthly, or weekly payments. Books should be set up to receive contributions and payments and a careful system of accounting established. It is well if the treasurer of this special fund does not have, also, the general fund in his hands. Collections of arrearages will require some special effort on his part.

Special Gifts

The sources for money for capital funds are not confined to the contributing members of the congregation. Few churches go into such an effort without other resources. These may lie in money saved for the purpose through a period of years, special gifts and bequests, or anticipated revenue from living donors. All these resources should be carefully considered in laying the plans for the financial effort.

Let us assume that a new building is sought which is to cost $100,000. But the Ladies' Aid has been saving for years for this new building and has $5,000 in the savings bank to apply toward the campaign. The Board of Trustees feel that there is a non-resident family which will make a contribution of $2,500 in memory of former church members of the family. Then a canvass of people of wealth in the community, outside of the church,

should yield something. Let us place that figure at $3,000. The effort then can be divided as follows:

Goal sought		$100,000.00
Ladies' Aid Fund	$5,000.00	
To be secured from special source	2,500.00	
From local non-member residents	3,000.00	10,500.00
Left to be raised by popular subscription on three-year pledges		$ 89,500.00

Special gifts may many times be secured by suggesting that a part of the new building, the chancel, a window, the organ, or some other part be dedicated as a memorial. As an amount is contributed toward such a memorial the amount to be raised by the popular campaign is correspondingly decreased.

Building the Fund in Advance

Churches learned many lessons from the depression. One is that it is well to look ahead and anticipate the new building, and so plan to raise money in advance against the time when it is needed. Five or even ten years is not too far ahead to start the effort. It requires some will power on the part of the church officers to keep from dipping into the special funds when the general fund gets low. But a persistent effort over a period of time, building capital funds in advance, is to be recommended.

Just how much money should a church have in hand before it starts a new building? The answer is, Plenty. When we were living in the easy optimism of the pre-depression days every church reasoned that it could not help but grow larger and richer. Large and costly build-

ings were erected on the assumption that the crowds would flock to them and that it would be easy to pay the mortgage. We have lost our optimism in these latter days and no longer are easily persuaded that it is going to be easier for our children to pay the bills than it is for us to do so. Then we have seen that the present-day tendency is for families definitely to move from the churches with debts to worship in those which are debt-free. So we are moving more carefully.

A church should have a considerable amount of money in the bank and a large amount in good pledges before it starts a building program. Bulwarked by these resources, it may then feel that it is justified in seeking, from a bank or individuals, a loan to clear the balance. But the old idea, which was always wrong, of building first, hoping against hope, should be discouraged.

The Sunnyside Methodist Episcopal Church of Portland, Oregon, put on a campaign to raise $10,000 for a new community house which was promised on the assumption that the money would be in hand before the work was started. All pledges carried the condition that the money would be returned to the donors if the full amount was not on hand at the designated time. The response of the congregation showed that it not alone favored the "pay-as-you-go plan" but liked the money-back guarantee. The money was in hand at the proper time.

The pledge used follows:

SUNNYSIDE METHODIST EPISCOPAL CHURCH

PORTLAND, OREGON

I hereby agree to pay to the Sunnyside Methodist Episcopal Church $..... for the building fund; said sum to be payable in four equal installments on March 1, April 1, May 1, and the balance due on or before June 1, 1931. If the Sunnyside Church fails to raise and deposit in cash with the Portland Trust Company the sum of ten thousand dollars ($10,000), then on June 5 the Portland Trust Company will return to me the money I shall have paid in and this subscription will be canceled.

Name .....

Address ..... Telephone .....

THE PLEDGE

Money Through Loans

Where outright giving seems impossible churches may be able to liquidate their capital indebtedness, or even raise funds for new buildings, through negotiating loans. The first place a church turns for a loan is to a local bank. Many banks are holding church mortgages on which interest and principal are delinquent and are not anxious to load up with additional church paper.

One thing is certain about church mortgages. They have always been character loans—the banks have made them because of the character of the men who have acted for the church. The property may have a construction value which makes the loan seem safe. But the buildings are not easily converted into other uses. Few banks could realize the full construction value of the property if they were forced to foreclose on a church mortgage.

Up to the depression it was proverbial that churches always paid in the end. During the past few years we have seen churches which, because they have not been able to pay, have been taken over by the banks. As a consequence banks are not eager to loan churches today.

The second place to which churches have turned for loans has been to the bond market. But for the same reasons given above there is little commercial market for church bonds today. The average church mortgage bond is not a good marketable security.

But there is still one field for a loan which offers much. The church can turn to its own friends and members and sell its mortgage bonds to them. Offered not merely as a commercial risk, but as an investment in a cause which is dear to them, such loans can be written at a small rate of interest.

Suppose the local savings bank is paying three per cent on deposits. Let the church offer that or a half cent more on its mortgage bonds. Thus the member will get as much money as it now receives from the savings bank and, in addition, it will be helping the church.

Dozens of churches have used this method of financing during the past few years. They have found that their members with two or thee hundred dollars in the savings bank have been willing to loan it to the church when they have been assured of a secure plan for refunding the indebtedness. To make it effective the churches must make provision in their budgets for the payment of interest in annual or semiannual terms and also provide for the payment of the bonds upon maturity. To issue such bonds without making provision for a sinking fund is a dangerous thing to do.

Retiring the Bonds

One way of retiring the bonds is to have a proportionate number mature each year. Suppose that $20,000 in mortgage bonds is to be issued, $1,000 due in one year, $1,000 in two years, and so on until the final $1,000 matures in twenty years. Assume that the interest to be paid is 3 per cent. You can then see just what will be required each year to meet the needs.

Year	Principal	Interest	Total
First	$ 1,000.00	$ 600.00	$ 1,600.00
Second	1,000.00	570.00	1,570.00
Third	1,000.00	540.00	1,540.00
Fourth	1,000.00	510.00	1,510.00
Fifth	1,000.00	480.00	1,480.00
Sixth	1,000.00	450.00	1,450.00
Seventh	1,000.00	420.00	1,420.00
Eighth	1,000.00	390.00	1,390.00
Ninth	1,000.00	360.00	1,360.00
Tenth	1,000.00	330.00	1,330.00
Eleventh	1,000.00	300.00	1,300.00
Twelfth	1,000.00	270.00	1,270.00
Thirteenth	1,000.00	240.00	1,240.00
Fourteenth	1,000.00	210.00	1,210.00
Fifteenth	1,000.00	180.00	1,180.00
Sixteenth	1,000.00	150.00	1,150.00
Seventeenth	1,000.00	120.00	1,120.00
Eighteenth	1,000.00	90.00	1,090.00
Nineteenth	1,000.00	60.00	1,030.00
Twentieth	1,000.00	30.00	1,030.00
Total	$20,000.00	$6,300.00	$26,300.00

Thus the loan was financed at a cost of $6,300. If the church can write the additional $1,600 in its annual budet for the first year, this is a logical way to liquidate the indebtedness of the capital fund.

Another way of retiring these bonds is to write the entire issue for twenty years and then invest a certain amount of money each year against the date when they

fall due. Life insurance is a recommended investment for such funds. Assume, again, that the amount is twenty thousand dollars. The bonds will fall due in twenty years. At the time the bonds are issued buy twenty thousand dollars worth of life insurance securing a twenty-year endowment policy. This insurance can be written on individuals of ages from twenty to twenty-five, scattering the investment over a group. The church agrees to pay the premiums on the policies and is made the incontestable beneficiary in the policy. Now the annual budget is obligated for two items. First is the 3 per cent interest due on all the bonds. The second is the premium charge on the policies.

Let us see how the payments will run.

Year	Net Premium Cost	Interest	Total
First	$ 926.60	$ 600.00	$ 1,526.60
Second	812.40	600.00	1,412.40
Third	802.40	600.00	1,402.40
Fourth	792.40	600.00	1,392.40
Fifth	782.80	600.00	1,382.80
Sixth	770.80	600.00	1,370.80
Seventh	758.80	600.00	1,358.80
Eighth	746.80	600.00	1,346.80
Ninth	735.80	600.00	1,335.80
Tenth	726.40	600.00	1,326.40
Eleventh	714.40	600.00	1,314.40
Twelfth	702.50	600.00	1,302.50
Thirteenth	690.50	600.00	1,290.50
Fourteenth	678.50	600.00	1,278.50
Fifteenth	665.00	600.00	1,265.00
Sixteenth	635.00	600.00	1,235.00
Seventeenth	600.00	600.00	1,200.00
Eighteenth	565.00	600.00	1,165.00
Nineteenth	530.00	600.00	1,130.00
Twentieth	489.00	600.00	1,089.00
	$14,125.10	$12,000.00	$26,125.10

These figures were compiled from the 1936 figures of one of the standard old-line companies. The figures for the first,

second, fifth, tenth, fifteenth, and twentieth years are from the handbook. The breakdown in the years between have been supplied by the author to make a table to show the year-by-year cost. They are approximate and not exact, and are based on the dividend rate of 1935, which is subject to change.

Thus the cost of financing the $20,000 liquidation by this method is $6,125.10. This, however, is a gross figure. All of the insurance provides for the church as the incontestable beneficiary. In case of the death of any of the insured during the twenty-year period the church receives the face value of the policy. A corresponding amount of the bonds can be immediately retired, thus stopping further interest and premium payments.

Insurance Refunding Plan

A number of companies have been offering an insurance subscription refunding plan to churches as an easy way to liquidate their indebtedness. The plan, in brief, is as follows. The church puts on a campaign to secure loans for the church. Instead of agreeing to pay the loaners back in money they are given a thirty-five-year endowment life insurance policy for an amount equal to one and one-half times the loan of money. Thus if the loan is one hundred dollars the amount of the policy will be $150. The church agrees to pay the premiums on the policies. As soon as the member turns over his one hundred dollars he has increased his estate, in case of death, by fifty dollars.

Under this plan the cost to the church is only for the premiums of the insurance policies. As the policies are issued to people of different ages, no definite table of

costs can be established. The church does not have the advantage of the youth rate as in the bond-insurance plan.

One company which writes these policies and promotes the plan offers non-participating policies. The rate for the thirty-five-year endowment policy at thirty years is $22.61 per $1,000 insurance; the rate at the age of fifty is $38.57. Probably the average rate will lie between these two figures. For an estimate $30 per $1,000 insurance may be a fair figure. Now let us see what the cost to the church will be for the liquidation of $20,000 by this method.

The insurance written is for an amount one and one-half times as great as the amount of the money received. So the cost of insurance must be figured on $30,000 and the payments continued for thirty-five years. The first year's payment will be thirty times $30 or $900. Uniform payments will be due each year for the thirty-five years. The total will be $31,500, making the cost of liquidating the indebtedness by this method $11,500.

As in the case of the bond insurance method this is a gross figure. If any of the insured die during the thirty-five-year period, premium payments stop on the policies that may be written on their lives.

Loans without Interest

Some churches have found that it is possible to persuade the members to loan the money for the liquidation of capital fund indebtednesses without the promise of any interest. In reality they are contributing merely the amount of interest they would receive if it were in the savings bank. If the rate in the bank is 2½ per cent, the

member who loans his church $100 to be paid back in a year will be making a $2.50 contribution.

Tenth Street Methodist Episcopal Church of Oshkosh, Wis., developed this plan to a very logical conclusion. It asked its members to assume the indebtedness and gave for the loan non-interest-bearing notes which would be retired at the rate of 6 per cent per year. Thus the cost to the church each year was an amount equal to that which it had been paying the bank in interest. Yet on each hundred dollars the member contributed the much smaller interest which he would receive from the savings bank. The following note form will tell the story. Loans were accepted from ten dollars up.

$..... OSHKOSH, WIS.....193....

On Demand, We promise to pay to.....
or order, at TENTH STREET METHODIST EPISCOPAL CHURCH
of Oshkosh, Wisconsin, the sum of .....
..... Dollars.

This note to be repaid at the rate of not less than Six Dollars per Hundred Dollars per annum (payable semiannually), with privilege of paying more than Six Dollars per Hundred Dollars per annum. This note is without interest, and demand for payment shall not be made until the principal shall have been reduced to Six Dollars or less per Hundred Dollars. To all of which the payee herein agrees and consents.

TENTH STREET METHODIST EPISCOPAL CHURCH
By Board of Trustees:

Pres. .....Sec. & Treas.....

Government Aid for Church Debts

During the first months of the depression there was some indication that the Reconstruction Finance Corporation, created to aid business recovery, would be permitted to include churches among the organizations to be aided. Several bills were introduced into Congress, from time to time, to make this possible. The last bill, prior to this writing, was the Capper-Ludlow bill, which would appropriate $5,000,000,000 to thus aid churches and religious institutions. There seems to be little probability that this will get out of the committee, and even the most optimistic do not prophesy that such aid will be forthcoming.

Churches are eligible, however, for loans under the FHA (Federal Housing Administration) for amounts up to $2,000 for replacements and property repairs. It is necessary that the notes be properly signed and executed by responsible individuals and be made through a local bank. The principal may be returned over a period of a number of years.

In practical application it is possible to have members make pledges over the period of years, so that their payments will meet the obligations on the notes when they are due.

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